

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS

JACKELINE BARBOSA, MARK
ANDERSON, and DOUGLASS BAKER,
individually and on behalf of others similarly
situated,

Plaintiffs,

v.

MIDLAND CREDIT MANAGEMENT,
INC., SCHREIBER/COHEN, LLC, LUSTIG,
GLASER & WILSON, P.C.,

Defendants.

C.A. No. 1:18-cv-11997-NMG

**DECLARATION OF BARCLAYS BANK DELAWARE IN SUPPORT OF DEFENDANT
MIDLAND CREDIT MANAGEMENT INC.'S MOTION TO COMPEL ARBITRATION**

STATE OF

COUNTY OF

I, Aneisha Hawkins, hereby declare as follows:

1. I am over the age of 21 and am otherwise competent to make this Affidavit. I am making this affidavit in support of the Motion to Compel Arbitration filed by Midland Credit Management, Inc. in connection with the above matter. I am familiar with the facts set forth in this Affidavit, through personal knowledge, through review of corporate records maintained in the ordinary course of business by Barclays Bank Delaware ("Barclays"), and through information I personally learned in my role as **Custodian of Records**, and am qualified and authorized to make this declaration.

2. In the course of my duties as **Custodian of Records**, I am familiar with certain credit card account records of Barclays, which include the exhibits referenced herein. These

records are made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person having knowledge of those matters reflected in such records. These records are kept in the course of business activity conducted by Barclays. It is the regular practice of Barclays to make these records as part of its business activity. In connection with making this declaration, I have personally examined those records. In particular, I am familiar with the records referenced in this declaration concerning Plaintiffs Jackeline Barbosa, Mark Anderson, and Douglass Baker and their respective credit card accounts with Barclays. If called as a witness, I can testify to a court competently as to my knowledge of the facts contained herein.

A. The Barbosa Account

3. Barclays issued Jackeline Barbosa the credit card bearing the account number ending in 9301 (the “Barbosa Account”). Thereafter, Barclays maintained certain information related to the Barbosa Account. I have personally reviewed Ms. Barbosa’s account history, as well as Barclays’ records related to the Barbosa Account.

4. Barclays’ records indicate that the Barbosa Account was opened on April 18, 2011. As a matter of Barclays’ routine and customary business practices, followed in the ordinary course of Barclays’ business. Barclays provided a credit card and Cardmember Agreement to Plaintiff Barbosa via mail at the address of record on the Account. A true and correct copy of the applicable Cardmember Agreement is attached as **Exhibit B** (the “Barbosa Cardmember Agreement”). Barclays has no record that the credit card or Barbosa Account Agreement were returned as undeliverable.

5. Page 1 of the Barbosa Cardmember Agreement states that Plaintiff Barbosa’s retention and use of the credit card constitutes her agreement to the terms and conditions of her

Cardmember Agreement. After the Barbosa Account was opened, Plaintiff Barbosa made transactions using the Barbosa Account. As a matter of Barclays' routine and customary business practices, following in the ordinary course of Barclays' business, Barclays provided periodic account statements to the Plaintiff Barbosa reflecting, among other things, transactions on the Barbosa Account since the preceding billing period. True and correct copies of a representation of selection account statements are attached as **Exhibit C**.

6. The Barbosa Account Agreement contains an arbitration provision, which requires Plaintiff Barbosa to bring any claims in arbitration and only on an individual basis. According to Barclays' records, Plaintiff Barbosa never objected to this arbitration provision.

7. The Barbosa Account Agreement also contains an assignment provision which, among other things, states that Barclays has authority to assign the Barbosa Account, and any of its rights thereto, including arbitration, to a third party. Pursuant to the Bill of Sale dated June 26, 2015, Barclays sold, assigned and conveyed all rights, title and interest to a series of accounts that originated with Barclays, including the Barbosa Account, to Midland Funding LLC ("Midland Funding"). A true and correct copy of the Bill of Sale, is attached hereto as **Exhibit A**.

B. The Anderson Account

8. Barclays issued Mark Anderson the credit card bearing the account number ending in 4985 (the "Anderson Account"). Thereafter, Barclays maintained certain information related to the Anderson Account. I have personally reviewed Mr. Anderson's account history, as well as Barclay's records related to the Anderson Account.

9. Barclays' records indicate that the Anderson Account was opened on October 18, 2013. As a matter of Barclays' routine and customary business practices, followed in the

ordinary course of Barclays' business, Barclays provided a credit card and Cardmember Agreement to Plaintiff Anderson via mail at the address of record on the Account. A true and correct copy of the applicable Cardmember Agreement is attached as **Exhibit E** (the "Anderson Cardmember Agreement"). Barclays has no record that the credit card or Anderson Account Agreement was returned as undeliverable.

10. Page 1 of the Anderson Cardmember Agreement states that Plaintiff Anderson's retention and use of the credit card constitutes his agreement to the terms and conditions of his Cardmember Agreement. After the Anderson Account was opened, Plaintiff Anderson made transactions using the Anderson Account. As a matter of Barclays' routine and customary business practices, following in the ordinary course of Barclays' business, Barclays provided periodic account statements to the Plaintiff Anderson reflecting, among other things, transactions on the Anderson Account since the preceding billing period. True and correct copies of a representation of selection account statements are attached as **Exhibit F**.

11. The Anderson Account Agreement contains an arbitration provision, which requires Plaintiff Anderson to bring any claims in arbitration and only on an individual basis. According to Barclays' records, Plaintiff Anderson never objected to this arbitration provision.

12. The Anderson Account Agreement also contains an assignment provision which, among other things, states that Barclays has authority to assign the Barbosa Account, and any of its rights thereto, including Arbitration, to a third party. Pursuant to the Bill of Sale dated March 23, 2017, Barclays sold, assigned and conveyed all rights, title and interest to a series of accounts that originated with Barclays, including the Anderson Account, to Midland Funding. A true and correct copy of the Bill of Sale, is attached hereto as **Exhibit D**.

C. The Baker Account

13. Barclays issued Douglass Baker the credit card bearing the account number ending in 7972 (the “Baker Account”). Thereafter, Barclays maintained certain information related to the Baker Account. I have personally reviewed Mr. Baker’s account history, as well as Barclay’s records related to the Baker Account.

14. Barclays’ records indicate that the Baker Account was opened on January 27, 2007. As a matter of Barclays’ routine and customary business practices, followed in the ordinary course of Barclays’ business, Barclays provided a credit card and Cardmember Agreement to Plaintiff Baker via mail at the address of record on the Account. A true and correct copy of the applicable Cardmember Agreement is attached as **Exhibit H** (the “Baker Cardmember Agreement”). Barclays has no record that the credit card or Baker Account Agreement was returned as undeliverable.

15. Page 1 of the Cardmember Agreement states that Plaintiff Baker’s retention and use of the credit card constitutes his agreement to the terms and conditions of his Cardmember Agreement. After the Baker Account was opened, Plaintiff Baker made transactions using the Anderson Account. As a matter of Barclays’ routine and customary business practices, following in the ordinary course of Barclays’ business, Barclays provided periodic account statements to the Plaintiff Baker reflecting, among other things, transactions on the Baker Account since the preceding billing period. True and correct copies of a representation of selection account statements are attached as **Exhibit I**.

16. The Baker Account Agreement contains an arbitration provision, which requires Plaintiff Baker to bring any claims in arbitration and only on an individual basis. According to Barclays’ records, Plaintiff Baker never objected to this arbitration provision.

17. The Baker Account Agreement also contains an assignment provision which, among other things, states that Barclays has authority to assign the Barbosa Account, and any of its rights thereto, including Arbitration, to a third party. Pursuant to the Bill of Sale dated June 26, 2015, Barclays sold, assigned and conveyed all rights, title and interest to a series of accounts that originated with Barclays, including the Anderson Account, to Midland Funding. A true and correct copy of the Bill of Sale, is attached hereto as **Exhibit G**.

I declare under penalty of perjury that the foregoing is true and correct.

Date: 1/25/19

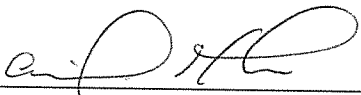

By: Aneisha Hawkes, Custodian of Records
Barclays Bank Delaware

EXHIBIT A

EXHIBIT B

BILL OF SALE

Barclays Bank Delaware ("Seller"), for value received and pursuant to the terms and conditions of the Bulk Debt Sale Agreement (the "Agreement") dated June 26, 2015 between Seller and Midland Funding LLC ("Purchaser"), hereby assigns, conveys, grants and delivers to Purchaser, effective as of the Closing Date of June 26, 2015 all rights title and interest of Seller in and to those certain evidences of debt ("Accounts") described on the computer files named FINAL sale file encore 062415_TD furnished by Seller to Purchaser with a current balance totaling [REDACTED]. Capitalized terms used herein, but not otherwise defined shall have the meanings given to them in the Agreement.

Amounts due to Seller by Purchaser in U.S. Dollars by a wire transfer to be received by Seller on Closing Date by 5:00 p.m. to the Federal Reserve Account after confirming the Bill of Sale.



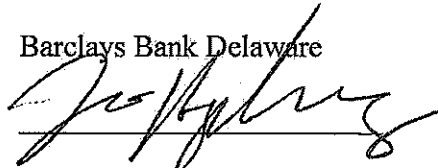
This Bill of Sale is executed without recourse except as stated in the Agreement. No other representation or warranty of title or enforceability is expressed or implied.

To Seller's knowledge, the Account Data for each Purchased Account (collectively, "Seller's Accounts Information") is true and complete as of the Closing Date. Further, all of the information contained in Seller's Accounts Information (a) constitutes Seller's own business records regarding the Accounts and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. All of Seller's Accounts Information has been kept in the regular course of Seller's business, and was made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person (i) with knowledge of the data entered into and maintained in Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records.

SELLER:

Barclays Bank Delaware

By:

 Date: 6/26/15

Title:

VP - RECOVERY OPERATIONS

EXHIBIT B

- 4 In your letter, give us the following information:
- **Account information:** Your name and account number.
 - **Dollar amount:** The dollar amount of the suspected error.
 - **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within **10 days** telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

1

Important Information About Your
Barclaycard Financing Visa Platinum
Credit Card Account

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Account Summary Table
Your Cardmember Agreement With Us
Your Billing Rights
Retain for your records

Member
FDIC

BAR-0873-5 CP11-90501

Print Date:
02/2011

ACCOUNT SUMMARY TABLE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	22.99% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	22.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.24% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Up to 30.24% , based on your creditworthiness. This APR may be applied to your account if you: 1) Make a late payment; 2) Go over your credit limit; 3) Make a payment that is returned; or 4) Do any of the above on another account you have with us. This APR will vary with the market based on the Prime Rate. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will no longer apply to existing balances if you make the next 6 consecutive payments when due. The Penalty APR will apply to other balances indefinitely.
Paying Interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. If you do not pay your entire balance by the due date, you must pay the entire balance by the due date for two months in a row to again be able to avoid interest on purchases. We will begin charging interest on balance transfers and cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	\$0
Transaction Fees:	
• Balance Transfer	Either \$10 or 4% of the amount of each transfer, whichever is greater.
• Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
• The purchase of a money order, travelers' check, foreign currency, lottery ticket, gambling chip, or wire transfer is a cash advance	Either \$10 or 5% of the amount of each transaction, whichever is greater.
• Foreign Transaction	3% of each transaction in U.S. dollars.
Penalty Fees:	
• Late Payment	Up to \$35 .
• Returned Payment	Up to \$35 .

How We Will Calculate Your Balance: We use a method called “daily balance (including new purchases)”. See your Cardmember Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided below in your Cardmember Agreement.

CARDMEMBER AGREEMENT

Introduction.

This Agreement establishes the terms of your credit card account (“Account”) with Barclays Bank Delaware, Wilmington, Delaware. Please read it carefully and keep it with your records. You do not need to sign this Agreement, but please sign the back of your credit card (the “Card”), if you have not already done so. All extensions of credit in connection with your Account are being made by Barclays Bank Delaware.

Using Your Account/Acceptance of These Terms.

You do not need to accept the Account and this Agreement and none of the fees on this Account (except as otherwise provided herein) will apply unless you use the Account. If your Account has an Annual Fee (see the Account Summary Table to determine if this Account has an Annual Fee) and provided that you have not otherwise used the Account to make a Purchase, Balance Transfer or Cash Advance or paid the Annual Fee, you may close the Account within thirty days after Account opening by contacting us at the number on the back of your Card, and if you do, you will not be responsible for paying the Annual Fee. By signing, keeping, using or otherwise accepting your Card or Account, you agree to the terms and conditions of this Agreement. You may obtain credit in the form of Purchases, Balance Transfers and Cash Advances by using your Card, your account number, Checks, or other credit devices. You agree that we may credit your Account rather than issue cash refunds when you reverse transactions that were originally charged to your Account. You agree that you will not use your Card or Account in connection with any transaction that is prohibited or unenforceable and that if you do engage in such a transaction you waive any claim that the charge is uncollectible on the grounds the transaction was prohibited or unenforceable. The Card must be returned to us upon request. We may replace your Card with another Card at anytime.

Definitions.

If we use a capitalized term in this document but we do not define the term in this document, the term has the meaning as used in your monthly statement.

“Agreement” means this document and the Account Summary Table, and any changes we make to these documents, from time to time.

“Authorized User” means any person you allow to use your Account including without limitation through a Card, Check, the account number, or other credit device.

“Balance Transfer” means the use of your Account for a loan obtained by a transfer of funds initiated by us at your request and includes the use of a Balance Transfer Check. “Balance Transfer” includes the Transaction Fees associated with any Balance Transfer.

“Cash Advance” means the use of your Card or account number to obtain cash loans at any financial institution or automated teller machine that accepts the Card, the use of a Cash Advance Check or the purchase of Cash Equivalents. “Cash Advance” includes the Transaction Fees associated with any Cash Advance or any Cash Equivalent.

“Cash Equivalent” means the use of your Card or account number to obtain money orders, traveler’s checks, foreign currency, lottery tickets, gambling chips or wire transfers. Cash Equivalents and the Transaction Fees associated with any Cash Equivalent are considered Cash Advances for interest calculation purposes.

“Check” or “Convenience Check” means an access check we provide to you to make a Cash Advance or a Balance Transfer as applicable on your Account. A Check can be either a Balance Transfer Check or a Cash Advance Check and will be designated as such by us.

“Daily Periodic Rate” or “DPR” means the applicable APR divided by 365.

“Foreign Transaction” means the use of your Card or Account (other than through a Cash Advance) for a transaction with a business or entity located outside of the United States or for a transaction in a currency other than U.S. dollars. Foreign Transactions and the Transaction Fees associated with any Foreign Transaction are considered Purchases for interest calculation purposes.

“Monthly Periodic Rate” or “MPR” means the applicable APR divided by 12.

“Purchase” means the use of your Card or account number to buy or lease goods or services and to make a transaction that is not otherwise a Balance Transfer or a Cash Advance. Purchases include Foreign Transactions, Account Fees and any adjustments associated with any Purchase.

“You” and “your” refer to each person who has applied for, accepted, or used the Account and each person who has agreed to be responsible for the Account.

“We,” “us” and “our” refer to Barclays Bank Delaware.

Obligations on Your Account.

You authorize us to pay and charge your Account for all Purchases, Balance Transfers, Checks, and Cash Advances made or obtained by you or anyone you authorize to use your Card or Account. You agree to pay us for all of these Purchases, Balance Transfers, Checks, and Cash Advances, plus any interest assessed on your Account and any other charges and fees which you may owe under the terms of this Agreement, whether resulting from 1) physical use of your Card or a Check, 2) mail order or telephone, computer or other electronic transaction made without presenting the Card, or 3) any other circumstances where you authorize a charge, or authorize someone else to make a charge, to your Account. Each person who has agreed to be responsible on the Account is responsible to pay the full amount owed on the Account. If this is a joint Account, we can send statements and notices to either of you. We may require that you pay the full amount owed without first asking any other person(s) to pay. Instructions for making payments are on your monthly billing statement. Payments that comply with the requirements specified on or with your monthly billing statement, including the time of receipt, will be credited on the business day they are received. Payments must be mailed to the correct P.O. Box or street address specified for U.S. Priority Mail and overnight payments. **There may be a delay of up to five (5) days in crediting payments that are not made in accordance with those instructions. Please allow at least seven (7) days for the U.S. Postal Service to deliver your payment.** All payments must be made in

2 U.S. dollars. Any payment made by check or other negotiable instrument or direct debit must be drawn on a U.S. bank or a U.S. branch of a foreign bank. We reserve the right to accept payments made in a foreign currency. If we do, we will select the foreign currency rate at our discretion. **Your available credit may not be immediately increased by the amount of the payment for up to seven (7) days to ensure we collect the funds from the bank on which your payment is drawn.** If you overpay or if there is a credit balance on your Account, we will not pay interest on such amounts.

The Annual Percentage Rate (APR) For Your Initial Apple Purchase(s):

1. **If your Initial Apple Purchase was less than \$999.00**:** A Qualifying Initial Apple Purchase that posts to your account for less than \$999.00 (a "Deferred Financing Purchase") will receive a 180 day (approximately 6 months) no interest / deferred financing promotion for which interest charges will be deferred for 180 days provided that timely payments are made on the account and the Deferred Financing Purchase is paid in full on or before the 180th day after the applicable purchase date (such end date the "Promotional End Date"). If the Deferred Financing Purchase is not paid in full by the Promotional End Date or if you make a late payment, interest charges will be assessed for the entire promotional period at the for Purchases during the promotional period (currently 22.99%). This APR will vary with the market based on the Prime Rate.
2. **If your Initial Apple Purchase was greater than or equal to \$999.00**:** A Qualifying Initial Apple Purchase that posts to your account for \$999.00 or more (a "Deferred Financing Purchase") will receive a 365 day (approximately 12 months) no interest / deferred financing promotion for which interest charges will be deferred for 365 days provided that timely payments are made on the account and the Deferred Financing Purchase is paid in full on or before the 365th day after the applicable purchase date (such end date the "Promotional End Date"). If the Deferred Financing Purchase is not paid in full by the Promotional End Date or if you make a late payment, interest charges will be assessed for the entire promotional period at the for Purchases during the promotional period (currently 22.99%). This APR will vary with the market based on the Prime Rate.
3. ****What is a Qualifying Initial Apple Purchase:** The promotional financing offer applies only to the first qualifying initial purchase made *only* at the *Apple Online Store, Apple Retail Store, 1-800-MY-APPLE, www.iTunes.com* that are made with your new Barclaycard Financing Visa card that post to the new account within the first 30 days of account opening. ****IMPORTANT:** Purchases made at www.apple.com, www.itunes.com, Apple retail stores or 1-800-MY-APPLE are billed to your account when the merchandise is available and shipped to you. If a partial order that is shipped and billed to your account is an amount that is less than \$999 then your account will not initially be given the 12 month promotional deferred interest offer and instead your initial statements will reflect the promotional offer described above for a transaction that is less than \$999 Barclaycard will monitor your account and will aggregate the total dollar amount spent at www.apple.com, www.itunes.com, Apple Retail stores or 1-800-MY-APPLE within the first 30 days of opening your account. If it is determined that the amount is \$999 or more, you will receive the 12 month deferred financing promotional offer on the qualifying purchases. If the total amount is less than \$999, you will receive the 6 month deferred financing promotional offer on the qualifying purchases. The adjustment(s) will appear on your 2nd or 3rd billing statement.

Variable Rate Information.

The standard Annual Percentage Rates (APRs) on your Account that are used to determine the amount of interest to be charged for Purchases, Balance Transfers, Cash Advances, and the Penalty APR are variable rates. The APRs on your Account correspond to Daily Periodic Rates ("DPR") and are calculated by multiplying the applicable DPR by 365. The DPRs on your Account equal 1/365th of the sum of 1) the applicable Prime Rate, 2) plus 19.74% for Purchases, plus 19.74% for Balance Transfers, plus 21.99% for Cash Advances; and plus up to 26.99% for the Penalty APR. The "Prime Rate" used in determining the APRs in each billing cycle will be the highest rate published in the Money Rates column of *The Wall Street Journal* on the last business day of each month. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease to your variable rates on the first day of the billing cycle that begins in the same month in which the applicable Prime Rate is published. There is no limitation on the amount of any increase. Any such increase or decrease will cause a corresponding increase or decrease in the amount of interest assessed and possibly in the amount of the Minimum Payment Due. If *The Wall Street Journal* does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may substitute another index.

The current rates on your Account.

As of 02/15/2011 the Prime Rate was 3.25%. The DPR for all Purchases would have been 0.0630% (which corresponds to an APR of 22.99%). The DPR for Balance Transfers would have been 0.0630% (which corresponds to an APR of 22.99%). The DPR for Cash Advances would have been 0.0692% (which corresponds to an APR of 25.24%). The Penalty APR established by the variable rate formula above would have been a DPR of up to 0.0828% (which corresponds to an APR of up to 30.24%).

How the Penalty APR may apply to Your Account.

The APRs on your Account may be increased each time you, on this Account or any other account you may have with us, fail to make a payment to us when due, you fail to pay at least the Minimum Payment Due, you exceed your credit line, or you make a payment that is not honored by your bank. If we increase the APRs on your Account, we will notify you in advance of the increase. The Penalty APR that will be applied to your Account will be determined based on our review of your credit history at the time of our review (including your credit performance with other creditors). Our notice to you will include the effective date of the APR increase and the balances to which the Penalty APR will be applied. If the Penalty APR is applied to your account, it may continue to apply to new transactions indefinitely. However, the Penalty APR will cease to apply to certain existing transactions if, after the Penalty APR goes into effect, you make the next six consecutive minimum payments in a row when due. If you do not make these six consecutive minimum payments, the Penalty APR may continue to apply to new and existing transactions indefinitely.

Checks on Your Account.

We may issue Checks on your Account in the form of "Balance Transfer Checks" or "Cash Advance Checks," which can be used to access your credit line. Each Check will contain your Account number and may be used only by the person(s) whose name(s) is/are printed on it. Each must be completed and signed in the same manner as a regular personal check. If we provide Checks to you, you may not use them to pay any amount you owe under this Agreement or under any other account you may have with us. Balance Transfer Checks and Cash Advance Checks are subject to the same rate and other terms under this Agreement as Balance Transfers and Cash Advances, respectively. Unless otherwise indicated, all references in this Agreement to Balance Transfers include Balance Transfer Checks, all references to Cash Advances include Cash Advance Checks, and all references to use of the Account include use of these Checks. At our sole discretion we may elect to not honor a Check if there has been a change in your credit worthiness, your account is not in good standing or if the Check may cause your account to exceed the Cash Advance or other applicable credit line on your Account. At our sole discretion we may elect to honor a Check after its expiration date. **Unlike purchase transactions, there are no charge back rights with regard to Balance Transfer and Check transactions.**

Credit Line/Authorized Usage.

Your credit line is shown on the folder containing your Card. **We may change your credit line from time to time—either increase or decrease it—in our sole discretion.** If at any time (including in the first month after your Account is opened) you engage in account actions or activity that we perceive could have a negative impact on your credit standing with us, we may decrease your credit line or close your Account. Your latest credit line will appear on your monthly billing statement. **You agree not to make a Purchase, authorize a Balance Transfer, use a Check, or obtain a Cash Advance that would cause the unpaid balance of your Account to exceed your credit line. We may honor Purchases, Balance Transfers, Checks and/or Cash Advances in excess of your credit line at our sole discretion. If we do, this Agreement applies to that excess and you agree to pay the excess immediately if we request that you do so. You agree that we may change or cancel your credit line at any time for any reason without affecting your obligation to pay amounts that you owe under this Agreement.** We will notify you of any change, but the change may take effect before you receive the notice. We may designate that only a portion of your credit line is available for Cash Advances. **If we do and you exceed your line, you will be considered to have exceeded your credit line for all purposes of this Agreement. We may limit the authorizations to make Purchase, Balance Transfer, Check, or Cash Advance transactions that may be accomplished with your Card or Account.**

Monthly Billing Statements.

At the end of each monthly billing cycle a statement will be mailed or delivered to you if your Account has a debit or credit balance of more than \$1.00 or if interest or a fee has been imposed. We will not send a monthly billing statement if we deem your Account uncollectible or if delinquency collection proceedings have been instituted by us sending your Account to an outside collection agency or attorney for collection.

Your Minimum Payment Each Month.

Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. If the Statement Balance shown on your monthly statement is less than \$20, your Minimum Payment Due (due by the Payment Due Date) will be that Statement Balance amount. Otherwise, if your Statement Balance is equal to or greater than \$20, your Minimum Payment Due will be the greater of \$20 or the total of (1) 1% of the Principal Balance (defined as the total Statement Balance minus any interest charges, Returned Payment Fees, and Late Payment Fees that are incurred during the current billing cycle), plus (2) interest charges incurred during the current billing cycle (for this purpose, interest charges incurred do not include interest charges that accrued during prior billing cycles on a deferred interest balance (if there are any on your Account) that ended during the billing cycle covered by the statement), plus (3) any Returned Payment Fees and any Late Payment Fees incurred during the current billing cycle, plus (4) if we so elect, any amount past due and/or amount over your credit line at the time of billing. In certain instances your Minimum Payment Due may be less than your total fees and interest assessed in that billing cycle. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date.

Paying Interest.

Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle, we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that is disclosed in the Account Summary Table.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Transaction Fees.

If you use your Card or Account to obtain a Cash Advance, we will charge a Cash Advance Fee for each such Cash Advance. If you use your Card or Account to do a Balance Transfer, we will charge a Balance Transfer Fee for each such Balance Transfer. If you use your Card or Account to purchase Cash Equivalents, we will charge a Cash Advance Fee (sometimes we may refer to this as a Cash Equivalent Fee) for each such transaction. If you use your Card or Account for a Foreign Transaction, we will charge a Foreign Transaction Fee for each such transaction. Balance Transfer Checks and Cash Advance Checks are subject to the same Transaction Fee as Balance Transfers and Cash Advances, respectively. The present amounts of those charges are stated in the Account Summary Table.

Account Fees.

In addition to the fees listed in the Account Summary Table, we may also assess the Account Fees listed below.

Annual Fee – If your account has an Annual Fee, generally it will be billed at account opening and every twelve months thereafter. The amount of the Annual Fee, if there is one on your Account, is listed in the Account Summary Table.

Late Payment Fee – If we do not receive a payment from you in at least the amount of your Minimum Payment Due by the Payment Due Date shown on your monthly statement, we may charge you a Late Payment Fee. The amount of the Late Payment Fee amount will be determined in accordance with applicable law. Thus, the fee generally will not exceed the amount of the applicable Minimum Payment Due. In addition, the first time you pay late, the fee will not exceed \$25. If you pay late again within six billing cycles, the fee will not exceed \$35.

Returned Payment Fee – If your bank does not honor a check or direct debit you deliver to us, or we must return a check because it is not signed or is otherwise irregular, we may charge you a Returned Payment Fee. The amount of the Returned Payment Fee amount will be determined in accordance with applicable law. Thus, the fee generally will not exceed the amount of the applicable Minimum Payment Due. In addition, the first time you make a payment that is returned, the fee will not exceed \$25. If you make another payment that is returned within six billing cycles, the fee will not exceed \$35.

Returned Check Fee – If we return a Convenience Check (which includes a Balance Transfer Check or a Cash Advance Check) unpaid because it exceeds your available credit line at the time it is processed, your Account is closed or otherwise does not have charge privileges, you did not comply with our instructions regarding the Check or your Account is past due, we may charge you a Returned Check Fee. The amount of the Returned Check Fee will be determined in accordance with applicable law. Thus, the fee generally will not exceed the amount of the returned Check. In addition, the first time a Check is returned, the fee will not exceed \$25. If another Check is returned within six billing cycles, the fee will not exceed \$35.

Check Stop Payment Fee – If we stop payment on a Convenience Check at your request, we may charge you a Check Stop Payment Fee of \$39.95.

Foreign Currency Conversion.

For MasterCard Cards, we and MasterCard (or their affiliates) will convert transactions in foreign currencies into U.S. Dollars. MasterCard will use their currency conversion procedures that are current at the time of the transaction. Currently, the currency conversion rate they use is either the wholesale market rate or the government-mandated rate in effect under those procedures increased by one percent. The currency conversion rate used on the conversion date may differ from the rate in effect on the date you used your Card or Account.

For Visa Cards, we and Visa (or their affiliates) will convert transactions in foreign currencies into U.S. Dollars. Visa will use its currency conversion procedures that are current at the time of the transaction. Currently, Visa selects a rate from the range of rates available in the wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The currency conversion rate used on the conversion date may differ from the rate in effect on the date you used your Card or Account.

Authorized Users.

You may allow Authorized Users to use your Account. If you allow an Authorized User to use your Account, you will be liable for all transactions made by that person including transactions for which you may not have intended to be liable, even if the amount of those transactions causes your credit limit to be exceeded. You must notify us to revoke your permission to allow an Authorized User to use your Account or Card. Until you revoke your permission, you are responsible for all charges made by an Authorized Users, including Balance Transfer Check and Cash Advance Check transactions, regardless of whether you intended to be responsible for those charge. If you request additional Cards for Authorized Users, checks accessing this Account may also be included with the Card.

Administrative Charges.

If you request photocopies of monthly billing statements, you will be charged \$5 for each duplicate requested for each statement requested that is less than 25 months old. If the requested statement is 25 months or older you will be charged \$10 for each requested statement. If you request any special services such as obtaining Cards on an expedited basis, you agree to pay our reasonable charges for such services, in effect at that time.

3 Default/Collection Costs.

Unless otherwise prohibited by law, your Account will be in default and we may demand immediate payment of the entire amount you owe us if: 1) in any month we do not receive your Minimum Payment Due by the Payment Due Date; 2) you make Purchases, initiate Balance Transfers, use a Check, or obtain Cash Advances in excess of your credit line; 3) you fail to comply with this Agreement; 4) there is a filing for your bankruptcy; 5) you die or become incapacitated; or 6) we believe in good faith that the payment or performance of your obligations under this Agreement is impaired for any other reason. As permitted by applicable law, you agree to pay all collection expenses actually incurred by us in the collection of amounts you owe under this Agreement (including court or arbitration costs and the fees of any collection agency to which we refer your Account) and, in the event we refer your Account after your default to an attorney who is not our regularly salaried employee, you agree to pay the reasonable fees of such attorney. We will not be obligated to honor any attempted use of your Account if a default has occurred or we have determined to terminate your Account or limit your Account privileges (as discussed below).

Termination/We May Suspend Or Close Your Account.

We may suspend or close your account or otherwise terminate your right to use your account without prior notice. We may do this at any time and for any reason, including but not limited to, if there is a change to your creditworthiness or if your Account becomes inactive. You must destroy all Cards, Checks or other credit devices on the Account when we request. You agree that you will not try to make a Purchase, use a Check, initiate a Balance Transfer or obtain a Cash Advance after you have been notified that your privilege to use your Account has been closed. You may close your Account at any time. If you do, you must destroy all Cards and Checks previously issued on the Account. If you call us, we may require that you confirm your termination in writing. Your obligations under this Agreement continue even after the Account is closed.

Notices to You.

Billing statements and notices will be sent to the address shown in our files. If this is a joint Account, we may send billing statements and notices to either of you. You promise to inform us promptly in writing of any change in your e-mail address or your U.S. mail address. You may update this information by visiting www.BarclycardUS.com and sending us an e-mail or telephoning us at the telephone number provided below (under "Inquiries or Questions"). We may in our discretion accept address corrections from the United States Postal Service.

Skip Payment Program and Other Special Terms.

From time to time, we may let you skip or reduce one or more monthly payments during a year (interest will continue to accrue) or offer you other special features. If we do, we will advise you of the scope and duration of the applicable skip or special feature. When the skip or special feature ends, your regular terms will resume.

Changes to This Agreement.

We can change this Agreement, including the annual percentage rate and any fees, as permitted by applicable law. These changes may include the addition or deletion of provisions relating to your Account or to the nature, extent, and enforcement of the rights and obligations you or we may have under this Agreement. We will notify you of any change. Any change, including any increase or decrease in your APRs, will become effective at the time stated in our notice and will apply to those balances, including new transactions, on your Account as described in our notice.

Credit Performance.

Your Account was established based upon criteria which reflect your particular credit history. We will from time to time review your credit performance. In addition to any other rights we have, if you do not maintain your past level of credit performance, we may change some or all of the Account terms on your Account, and if we do we will notify you as provided in this Agreement and in accordance with applicable law.

Credit Information.

You agree that we may request consumer credit reports from one or more credit reporting agencies in connection with your application and the administration of your Account. You also authorize us to exchange credit information concerning you or your Account with (and answer questions and requests from) others, such as merchants, other lenders and credit reporting agencies.

Phone Calls/Electronic Communications.

In the regular course of our business, for quality control and archival purposes, we may monitor and record phone conversations made or received by our employees or our agents. Similarly, we may monitor and record e-mail or conversations on our website between you and our employees or agents. You agree that we will have such right with respect to all phone conversations, e-mail or conversations between you and our employees or agents, whether initiated by you or any of our employees or agents. You also agree that in connection with our collection (whether by us or by any agent of ours) of any amounts owed on the Account that: 1) telephone calls, from us or on our behalf, may be made: (a) to the telephone number(s) that you provided on the Account Application, (b) to any other telephone number(s) that you later provide to us, and/or (c) to any telephone number(s) that we are permitted by law to use to contact you; 2) these calls may be sent using automatic dialing equipment and/or include prerecorded messages; 3) other communications, including mobile text messages, may be sent to the same telephone number(s) (technology permitting); 4) you may be charged by your service provider for these calls in accordance with your service plan between you and your current telephone provider, but we pay any charges for text messages sent to you; 5) these calls and/or messages are not "unsolicited" calls for purposes of applicable law; and 6) except to the extent prohibited by applicable law, other communications, including, but not limited to, fax or telecopier, Internet, U.S. mail, and non-mobile email messages, may be sent to you.

Consent to Receive Electronic Notices.

You may receive periodic billing statements and other notices regarding your Account electronically or by U.S. mail. By requesting statements and other notices electronically, which may only be done on our website, and by providing any other legally required consents, you affirmatively consent to receive all periodic billing statements and other notices electronically when legally permissible. Otherwise, statements and notices will be sent to the address shown in our files. If at any time you need a paper copy of statements or notices, or you change your mind and prefer to receive all your statements and notices in paper rather than electronic form, telephone us at the number provided below or visit us at www.BarclycardUS.com and send us an e-mail. In order to access your statements and notices electronically, you must have a computer equipped with at least a 40-bit JavaScript-enabled Netscape or Microsoft browser at the Version level 4.0 or higher. In order to retain your statements and notices, you must have a printer attached to your computer that can print them out or a drive or other storage device onto which you can download them. By accepting the receipt of electronic statements and other notices, you confirm that you have the software and equipment that satisfies these requirements to enable you to access and retain your statements and notices electronically.

Refusal to Honor Card.

We are not responsible for refusals to honor your Card or Checks. And, except as otherwise required by applicable law or regulation, we will not be responsible for merchandise or services purchased or leased through use of your Account.

Irregular Payments and Delay in Enforcement.

We can accept late payments, partial payments, checks and money orders marked "Paid in Full" or language having the same effect without losing any of our rights under this Agreement. We can also delay enforcing our rights under this Agreement any number of times without losing them. The fact that we may at any time honor a Purchase, Check, Balance Transfer or Cash Advance in excess of your maximum credit line does not obligate us to do so again.

Our Rights Continue.

Our failure or delay in exercising any of our rights under this Agreement does not mean that we are unable to exercise those rights later.

Payments Made on Your Account.

If you make a payment on this Account utilizing a check, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your checking/deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day you make your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call the number listed on the back of your card.

Payment Allocation.

Subject to any mandatory provisions of applicable law, in most instances, we will allocate any amount over your minimum payment to the highest APR balances first. Payments up to the minimum payment will be applied at our discretion, including to lower APR balances first.

Liability for Unauthorized Use of Your Account.

If your Card or any Check(s) are lost or stolen or if you have reason to think someone may use your Account without your permission, you must notify us at once. Please either visit www.BarclycardUS.com and send us an e-mail or telephone us at 1-888-232-0780 concerning the loss or theft of your Card or Checks or the possible unauthorized use of your Account. Do not use the Card, Account number or any Checks after they have been reported lost or stolen, even if they are found or returned. You will not be liable for unauthorized use of the Account; however, you must identify for us the charges that were not made by you or someone authorized by you and through which you received no benefit. We may require you to provide us with certain information and to comply with our investigation procedures. We may terminate or limit access to your Account if you have notified us or we have determined that your Card or Checks may have been lost or stolen, or that there may be unauthorized access to your Account.

Assignment.

We may at any time assign or sell your Account, any sums due on your Account, this Agreement or our rights or obligations under this Agreement. The person(s) to whom we make any such assignment or sale shall be entitled to all of our rights under this Agreement, to the extent assigned.

Governing Law.

THIS AGREEMENT AND YOUR ACCOUNT WILL BE GOVERNED BY THE LAWS OF THE STATE OF DELAWARE AND, AS APPLICABLE, FEDERAL LAW.

Inquiries or Questions.

You may address any inquiries or questions which you have about your Account to Barclays Bank Delaware, by visiting www.BarclycardUS.com and sending us an e-mail, writing us at Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801, or calling us at 1-888-232-0780. If you telephone or email us instead of writing, you may lose certain rights the law gives you to dispute billing errors (see "Your Billing Rights").

Arbitration.

At the election of either you or us, any claim, dispute or controversy ("Claim") by either you or us against the other, or against the employees, agents or assigns of the other, arising from or relating in any way to this Agreement or your Account, or any transaction on your Account including (without limitation) Claims based on contract, tort (including intentional torts), fraud, agency, negligence, statutory or regulatory provisions or any other source of law and (except as specifically provided in this Agreement) Claims regarding the applicability of this arbitration clause or the validity of the entire Agreement, shall be resolved exclusively and finally by binding arbitration under the rules and procedures of the arbitration Administrator selected at the time the Claim is filed. The Administrator selection process is set forth below. For purposes of this provision, "you" includes any authorized user on the Account, and any of your agents, beneficiaries or assigns; and "we" or "us" includes our employees, parents, subsidiaries, affiliates, beneficiaries, agents and assigns, and to the extent included in a proceeding in which Barclays is a party, its service providers and marketing partners. Claims made and remedies sought as part of a class action, private attorney general or other representative action (hereafter all included in the term "class action") are subject to arbitration on an individual basis, **not** on a class or representative basis.

Alternatively, you and we may pursue a Claim within the jurisdiction of the Justice of the Peace Court in Delaware, or the equivalent court in your home jurisdiction (each a "Small Claims Court"), **provided** that the action remains in that court, is made on behalf of or against you only and is **not** made part of a class action, private attorney general action or other representative or collective action. Further, you and we agree not to seek to enforce this arbitration provision, or otherwise commence arbitration based on the same claims in any action brought before the Small Claims Court.

The party initiating arbitration shall utilize the American Arbitration Association, www.adr.org, 950 Warren Avenue, East Providence, Rhode Island, 02914, 1-866-293-4053 to administer the arbitration (the "Administrator"). The Administrator provides information about arbitration, its arbitration rules and procedures, fee schedule and claims forms at its web site or by mail as set forth above. The Administrator will apply the rules and procedures in effect at the time the arbitration is filed. The Claim will be heard before a single arbitrator, whose authority is limited exclusively to the resolution of Claims between you and us and to providing an award effective only on behalf of you and/or us. The arbitration will not be consolidated with any other arbitration proceedings. The Administrator shall resolve each dispute in accordance with applicable law.

If you commence arbitration, you must provide us the notice required by the Administrator's rules and procedures. The notice may be sent to us at Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801. If we commence arbitration, we will provide you notice at your last known billing address. We agree to honor your request to remove the action to a Small Claims Court, **provided** that we receive the request within thirty days of the notice of commencement of arbitration. Any arbitration hearing at which you appear will take place at a location within the federal judicial district that includes your billing address at the time the Claim is filed. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16. Judgment upon any arbitration award may be entered in any court having jurisdiction. **No class actions joinder or consolidation of any Claim with a Claim of any other person or entity shall be allowable in arbitration, without the written consent of both you and us.** In the event that there is a dispute about whether limiting arbitration of the parties' dispute to non-class proceedings is enforceable under applicable law, then that question shall be resolved by litigation in a court rather than by the arbitrator; and to the extent it is determined that resolution of a Claim shall proceed on a class basis, it shall so proceed in a court of competent jurisdiction rather than in arbitration.

We will pay, or reimburse you for, all fees or costs to the extent required by law or the rules of the arbitration Administrator. Whether or not required by law or such rules, if you prevail at arbitration on any Claim against us, we will reimburse you for any fees paid to the Administrator in connection with the arbitration proceedings. In addition, in any arbitration that you elect to file that could be heard in Small Claims Court in your jurisdiction, we will pay the filing fees and other arbitration fees above the cost of filing in that Small Claims Court. If you are required to advance any fees or costs to the arbitration Administrator, but you ask us to do so in your stead, we will consider and respond to your request.

This arbitration agreement applies to all Claims now in existence or that may arise in the future except for Claims by or against any unaffiliated third party to whom ownership of your Account may be assigned, in which case this arbitration agreement will apply only if you or the third party chose arbitration. This arbitration agreement survives the termination of the Cardmember Agreement or the Account relationship, including your payment in full, and your filing of bankruptcy. Nothing in this Agreement shall be construed to prevent any party's use of (or advancement of) any claims, defenses, or offsets in bankruptcy or repossession, replevin, judicial foreclosure or any other prejudgment or provisional remedy relating to any collateral, security or property interests for contractual debts now or hereafter owed by either party to the other under this Agreement.

ARBITRATION WITH RESPECT TO A CLAIM IS BINDING AND NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION YOU AND WE WILL NOT HAVE THE RIGHTS THAT ARE PROVIDED IN COURT INCLUDING THE RIGHT TO A TRIAL BY JUDGE OR JURY AND THE RIGHT TO PARTICIPATE OR BE REPRESENTED IN PROCEEDINGS BROUGHT BY OTHERS SUCH AS CLASS ACTIONS OR SIMILAR PROCEEDINGS. IN ADDITION, THE RIGHT TO DISCOVERY AND THE RIGHT TO APPEAL ARE ALSO LIMITED OR ELIMINATED BY ARBITRATION. ALL OF THESE RIGHTS ARE WAIVED AND ALL CLAIMS MUST BE RESOLVED THROUGH ARBITRATION.

YOUR BILLING RIGHTS

Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

EXHIBIT C



Payment Due Date	July 14, 2012
Minimum Payment Due	\$29.48
Previous Balance	\$1,387.68
Statement Balance	\$2,239.01

Customer News

JULY 4TH IS RIGHT AROUND THE CORNER

Parades, fireworks, cookouts...and great songs that remind us we're Americans.

iTunes Essentials 4th of July selection is your destination for all kinds of songs commemorating living in America.

Another great set to mark the holiday is iTunes Essentials *Summer BBQ*, a perfect outdoor soundtrack for a summertime cookout.

If your July 4th holiday includes a trip to the beach, load up your iPod with selections from iTunes Essentials *Surf Music* before you load up the car. Find iTunes Essentials in the Music Quick Links menu at the iTunes music store.

www.iTunes.com/Essentials

Barclaycard Financing Visa® Statement

Primary Account Number Ending in: 9301
Statement Billing Period: 05/18/12 - 06/18/12

Page 1 of 5
Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$29.48
Payment Due Date	07/14/12
Statement End Date	06/18/12
Credit Line	\$3,400.00
Credit Available	\$1,160.99
Cash Credit Line	\$680.00
Cash Credit Available	\$195.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$1,387.68
- Payments	\$140.00
+ Purchases	\$477.01
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$483.00
+ Fees	\$24.15
+ Interest	\$7.17
Statement Balance	\$2,239.01

Payment Information

Statement Balance	\$2,239.01
Minimum Payment Due	\$29.48
Payment Due Date	7/14/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	15 years	\$6,030.00
\$87.00	3 years	\$3,132.00 (Savings = \$2,898.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



Initial here to enroll in the optional
Account Protection program

Initials Date

I understand the terms on the Important
Information section and that I may
cancel at any time.

----- manifest line -----

JACKELINE L BARBOSA

1
56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100002948002239019

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$29.48
Statement Balance \$2,239.01
Payment Due Date July 14, 2012

**IMPORTANT REMINDER**

Your Deferred Financing promotion will expire on the Expiration Date listed in the Deferred Financing Summary. Interest will be charged to your account from the purchase date if the promotional purchase balance is not paid in full by the Expiration Date or you make a late payment. **You must pay your Deferred Financing promotional balance in full by the Expiration Date to avoid paying deferred interest charges.** Remember to always pay your Minimum Payment Due on time each month, including during the Deferred Financing promotional period. During the Deferred Financing promotional period if you pay more than your minimum payment, any amount that you pay that is over your minimum payment will be allocated first to the other balances on your account (if there are any) before it will be applied to your Deferred Financing promotional balance except in the last two billing cycles of the applicable expiring Deferred Financing promotional period. In those last two billing cycles any amount that you pay over your required minimum payment will be applied to the Deferred Financing promotional balance that is due to expire first, to pay that balance down before any other balances on your account. **Please note the Deferred Financing Expiration Date may be a different date than your Payment Due Date. If the Deferred Financing Expiration Date is after your Minimum Payment Due date in the month your promotion is set to expire, you must still make your Minimum Payment Due by the Payment Due Date avoid a late charge.**

Activity for JACKELINE L BARBOSA - Card ending in 9301

Payments				
Trans Date	Posting Date	Transaction Description		Amount
06/14	06/14	Payment Received	BANK OF AMERI	-\$140.00
Total Payment Activity				-\$140.00
Purchases				
06/16	06/18	APPLE STORE #R021	CAMBRIDGE MA	\$477.01
Total Purchase Activity				\$477.01
Balance Transfers and Cash				
06/15	06/18	BANK OF AMERIC/*3 CENTER	BOSTON MA	\$483.00
Total Balance Transfer & Cash Activity				\$483.00

Summary of Fees and Interest

Fees				
Trans Date	Posting Date	Transaction Description		Amount
06/18	06/18	CASH ADVANCE		\$24.15
Total Fees for this Period				\$24.15
Interest Charged				
Trans Date	Posting Date	Transaction Description		Amount
06/18	06/18	INTERESTCHARGE ON PURCHASES		\$5.81
06/18	06/18	INTERESTCHARGE ON CASH ADVANCES		\$1.36
Total Interest for this Period				\$7.17

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$24.15	Total Interest charged in 2012	\$48.71
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Deferred Financing Promotion Summary/Deferred Interest Charge Calculation

Thank you for taking advantage of the Deferred Financing promotional offer. Your Deferred Financing promotion began on the date of the applicable transaction. **You must pay your Deferred Financing promotional balance in full by the Expiration Date shown below to avoid paying the accrued interest charges.** To keep your account in good standing you must also pay the Minimum Payment Due each month by the Payment Due Date. The Deferred Financing Expiration Date and the due date of your Minimum Payment Due are different. If the due date of your Minimum Payment is before your Deferred Financing Expiration Date please make sure you make at least the Minimum Payment Due by its Payment Due Date to avoid a late charge.

Deferred Financing Transaction Date & Original Amount	Remaining Promotional Balance	Balance Subject to Deferred Interest	Deferred Interest Charge for this Billing Cycle	Total Deferred Interest Charge*	Deferred Financing Expiration Date
08/13/2011 \$1,685.95	\$1,125.00	\$1,136.05	\$22.90	\$249.91	08/14/2012

* Deferred interest charges have not been included in your account balance. Deferred interest charges will post to your account if you do not pay your Deferred Financing promotional balance in full before the Expiration Date and/or you make a late payment.



YOUR EXCLUSIVE BALANCE TRANSFER OPPORTUNITY

You have a promotional APR balance transfer offer waiting for you - log on to www.BarclaycardUS.com or call **1-866-483-3735** by August 1, 2012 to learn more.

SUMMER'S HERE!

It's not too late to book an unforgettable summer vacation. Whether you need the sand between your toes or crisp mountain air, use your Barclaycard Financing Visa Card for all of your summer vacation needs.

TRACK YOUR SPENDING ONLINE

Making everyday purchases with your Barclaycard Financing Visa Card is a great way to track your monthly expenses. Log on to www.BarclaycardUS.com to get up to date account activity and download your transactions into your favorite financial management software. Managing your expenses has never been easier.

Interest Charge Calculation - 32 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$288.10	22.99%(v)	\$5.81
Barclaycard Financing	---	22.99%(v)	---
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$61.19	25.24%(v)	\$1.36
Total			\$7.17
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 4 of 5

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-483-3735.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-483-3735. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, we will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement). If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front

Continued on Page 5

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 5 of 5

of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Account Protector Product Description

Account Protector will cancel your minimum monthly payments for up to 24 months for Involuntary Unemployment, Disability, or Hospitalization, 3 months for Life Events (birth or adoption of a child, marriage, divorce, retirement, relocation or purchase of new home, enrollment as a full-time college student, experience a natural disaster), or 1 month for a Payment Holiday. **If you are currently unemployed or retired, please call 1-800-742-1461 to find out about enrolling in other products that may be better suited to your situation.**

Summary of Important Account Protector Terms

Account Protector is **optional**. Whether or not you enroll in Account Protector will not affect the terms of an existing credit agreement you have with the Bank. We will give you additional information including the Terms and Conditions before you are required to pay. The cost is \$.89 per \$100 of your outstanding account balance on your monthly statement closing date. You may cancel Account Protector within 30 days and receive a full refund. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits. You should carefully read the information provided for a full explanation of the terms.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	August 14, 2012
Minimum Payment Due	\$47.68
Previous Balance	\$2,239.01
Statement Balance	\$2,426.19

Customer News

IS VACATION IN YOUR FUTURE THIS SUMMER

Pack up the car, head to your favorite spot on the map, and relax. Just don't forget to bring some tunes.

If you're traveling with the kiddos, you may want to see if some of their favorites are in the iTunes Essentials *Kids Summer* collection.

Once you get there, you'll want to turn on some music that fits like a comfortable pair of sandals. Find your inspiration in iTunes Essentials *Lazy Summer*, where slow summer tunes go to hang out.

Find iTunes Essentials in the Music Quick Links menu at the iTunes Music store.

www.iTunes.com/Essentials

YOUR BALANCE TRANSFER OPPORTUNITY

Take advantage of your current APR by transferring balances from other higher rate cards - log on to **www.BarclaycardUS.com** or call **1-866-483-3735** by August 30, 2012 to learn more.

Barclaycard Financing Visa® Statement

Primary Account Number Ending in: 9301
Statement Billing Period: 06/19/12 - 07/17/12

Page 1 of 5
Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$47.68
Payment Due Date	08/14/12
Statement End Date	07/17/12
Credit Line	\$3,400.00
Credit Available	\$973.81
Cash Credit Line	\$680.00
Cash Credit Available	\$2.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$2,239.01
- Payments	\$29.48
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$183.00
+ Fees	\$10.00
+ Interest	\$23.66
Statement Balance	\$2,426.19

Payment Information

Statement Balance	\$2,426.19
Minimum Payment Due	\$47.68
Payment Due Date	8/14/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	16 years	\$6,598.00
\$95.00	3 years	\$3,420.00 (Savings = \$3,178.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



Initial here to enroll in the optional
Account Protection program

Initials Date

I understand the terms on the Important
Information section and that I may
cancel at any time.

----- manifest line -----

JACKELINE L BARBOSA

1
56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100004768002426195

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$47.68
Statement Balance \$2,426.19
Payment Due Date August 14, 2012

**IMPORTANT REMINDER**

Your Deferred Financing promotion will expire on the Expiration Date listed in the Deferred Financing Summary. Interest will be charged to your account from the purchase date if the promotional purchase balance is not paid in full by the Expiration Date or you make a late payment. **You must pay your Deferred Financing promotional balance in full by the Expiration Date to avoid paying deferred interest charges.** Remember to always pay your Minimum Payment Due on time each month, including during the Deferred Financing promotional period. During the Deferred Financing promotional period if you pay more than your minimum payment, any amount that you pay that is over your minimum payment will be allocated first to the other balances on your account (if there are any) before it will be applied to your Deferred Financing promotional balance except in the last two billing cycles of the applicable expiring Deferred Financing promotional period. In those last two billing cycles any amount that you pay over your required minimum payment will be applied to the Deferred Financing promotional balance that is due to expire first, to pay that balance down before any other balances on your account. **Please note the Deferred Financing Expiration Date may be a different date than your Payment Due Date. If the Deferred Financing Expiration Date is after your Minimum Payment Due date in the month your promotion is set to expire, you must still make your Minimum Payment Due by the Payment Due Date avoid a late charge.**

Activity for JACKELINE L BARBOSA - Card ending in 9301

Payments				
Trans Date	Posting Date	Transaction Description		Amount
07/14	07/16	Payment Received	BANK OF AMERI	-\$29.48
Total Payment Activity				-\$29.48
Balance Transfers and Cash				
07/01	07/02	SOVEREIGN/300MARTIN LUTHROXBURY	MA	\$183.00
Total Balance Transfer & Cash Activity				\$183.00

Summary of Fees and Interest

Fees				
Trans Date	Posting Date	Transaction Description		Amount
07/02	07/02	CASH ADVANCE		\$10.00
Total Fees for this Period				\$10.00
Interest Charged				
Trans Date	Posting Date	Transaction Description		Amount
07/17	07/17	INTERESTCHARGE ON PURCHASES		\$11.15
07/17	07/17	INTERESTCHARGE ON CASH ADVANCES		\$12.51
Total Interest for this Period				\$23.66

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$34.15	Total Interest charged in 2012	\$72.37
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Deferred Financing Promotion Summary/Deferred Interest Charge Calculation

Thank you for taking advantage of the Deferred Financing promotional offer. Your Deferred Financing promotion began on the date of the applicable transaction. **You must pay your Deferred Financing promotional balance in full by the Expiration Date shown below to avoid paying the accrued interest charges.** To keep your account in good standing you must also pay the Minimum Payment Due each month by the Payment Due Date. The Deferred Financing Expiration Date and the due date of your Minimum Payment Due are different. If the due date of your Minimum Payment is before your Deferred Financing Expiration Date please make sure you make at least the Minimum Payment Due by its Payment Due Date to avoid a late charge.

Deferred Financing Transaction Date & Original Amount	Remaining Promotional Balance	Balance Subject to Deferred Interest	Deferred Interest Charge for this Billing Cycle	Total Deferred Interest Charge*	Deferred Financing Expiration Date
08/13/2011 \$1,685.95	\$1,125.00	\$1,134.98	\$20.74	\$270.65	08/14/2012

* Deferred interest charges have not been included in your account balance. Deferred interest charges will post to your account if you do not pay your Deferred Financing promotional balance in full before the Expiration Date and/or you make a late payment.

Interest Charge Calculation - 29 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$610.07	22.99%(v)	\$11.15
Barclaycard Financing	---	22.99%(v)	---

**Interest Charge Calculation - 29 Days in Billing Cycle (Continued)**

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$623.61	25.24%(v)	\$12.51
Total			\$23.66
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

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Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

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Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, we will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement). If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

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Continued on Page 5

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 5 of 5

of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

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P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Account Protector Product Description

Account Protector will cancel your minimum monthly payments for up to 24 months for Involuntary Unemployment, Disability, or Hospitalization, 3 months for Life Events (birth or adoption of a child, marriage, divorce, retirement, relocation or purchase of new home, enrollment as a full-time college student, experience a natural disaster), or 1 month for a Payment Holiday. **If you are currently unemployed or retired, please call 1-800-742-1461 to find out about enrolling in other products that may be better suited to your situation.**

Summary of Important Account Protector Terms

Account Protector is **optional**. Whether or not you enroll in Account Protector will not affect the terms of an existing credit agreement you have with the Bank. We will give you additional information including the Terms and Conditions before you are required to pay. The cost is \$.89 per \$100 of your outstanding account balance on your monthly statement closing date. You may cancel Account Protector within 30 days and receive a full refund. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits. You should carefully read the information provided for a full explanation of the terms.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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066088 5/5



Payment Due Date	September 14, 2012
Minimum Payment Due	\$53.47
Previous Balance	\$2,426.19
Statement Balance	\$2,698.10

Customer News

SCHOOL IS JUST AROUND THE CORNER

Have you ever wanted to learn the history of *rock n' roll*? The historians at iTunes have done it for you with iTunes Essentials *School of Rock*.

It's all there. Ever wonder where it all began? Start looking through *Roots & Blues* to find the answers. Looking for those pioneers who built on the past? Check out *The Birth of Rock n' Roll*.

Maybe you just want to dig deep into the artists that defined 70s songwriting. Browse through *The Singer/Songwriter Era* for the influences you never knew.

Or perhaps you like your history to be more recent. Check into *80's Pop* or *New Wave* to get a feel for how today's popular music started.

Find iTunes Essentials in the Music Quick Links Menu at the iTunes Music store.

www.iTunes.com/Essentials

Barclaycard Financing Visa® Statement

Primary Account Number Ending in: 9301
Statement Billing Period: 07/18/12 - 08/17/12

Page 1 of 4
Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$53.47
Payment Due Date	09/14/12
Statement End Date	08/17/12
Credit Line	\$3,400.00
Credit Available	\$701.90
Cash Credit Line	\$680.00
Cash Credit Available	\$0.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$2,426.19
- Payments	\$47.68
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$319.59
Statement Balance	\$2,698.10

Payment Information

Statement Balance	\$2,698.10
Minimum Payment Due	\$53.47
Payment Due Date	9/14/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 years	\$7,425.00
\$105.00	3 years	\$3,780.00 (Savings = \$3,645.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



Initial here to enroll in the optional
Account Protection program

Initials Date

I understand the terms on the Important
Information section and that I may
cancel at any time.

----- manifest line -----

JACKELINE L BARBOSA

1
56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100005347002698102

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$53.47
Statement Balance \$2,698.10
Payment Due Date September 14, 2012

**IMPORTANT REMINDER**

Your Deferred Financing promotion will expire on the Expiration Date listed in the Deferred Financing Summary. Interest will be charged to your account from the purchase date if the promotional purchase balance is not paid in full by the Expiration Date or you make a late payment. **You must pay your Deferred Financing promotional balance in full by the Expiration Date to avoid paying deferred interest charges.** Remember to always pay your Minimum Payment Due on time each month, including during the Deferred Financing promotional period. During the Deferred Financing promotional period if you pay more than your minimum payment, any amount that you pay that is over your minimum payment will be allocated first to the other balances on your account (if there are any) before it will be applied to your Deferred Financing promotional balance except in the last two billing cycles of the applicable expiring Deferred Financing promotional period. In those last two billing cycles any amount that you pay over your required minimum payment will be applied to the Deferred Financing promotional balance that is due to expire first, to pay that balance down before any other balances on your account. **Please note the Deferred Financing Expiration Date may be a different date than your Payment Due Date. If the Deferred Financing Expiration Date is after your Minimum Payment Due date in the month your promotion is set to expire, you must still make your Minimum Payment Due by the Payment Due Date avoid a late charge.**

Activity for JACKELINE L BARBOSA - Card ending in 9301

Payments				
Trans Date	Posting Date	Transaction Description		Amount
08/10	08/10	Payment Received	BANK OF AMERI	-\$47.68
Total Payment Activity				-\$47.68

Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
08/17	08/17	INTERESTCHARGE ON PURCHASES	\$304.76
08/17	08/17	INTERESTCHARGE ON CASH ADVANCES	\$14.83
Total Interestfor this Period			\$319.59
Fees			
Trans Date	Posting Date	Transaction Description	Amount
Total Feesfor this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$34.15	Total Interest charged in 2012	\$391.96
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Expired Deferred Financing Summary/Interest Charge Calculation

Your Deferred Financing promotional period has ended. The promotional period began on the date of the transaction and expired on the date shown below.

Deferred Financing Transaction Date	Original Transaction Amount	Expiration Date	Interest Charge*	Remaining Unpaid Balance
08/13/11	\$1,685.95	08/17/12	\$292.83*	\$1,125.00

*The Interest Charge amount above for your Deferred Financing promotional transaction has been included in your account balance. It posted to your account because the Deferred Financing promotional balance was either not paid in full by the Expiration Date or you made a late payment.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$610.61	22.99%(v)	\$11.93
Barclaycard Financing	\$1,135.69	22.99%(v)	\$292.83
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$691.26	25.24%(v)	\$14.83
Total			\$319.59
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-483-3735.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-483-3735. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, we will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement). If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

Important Information

Page 4 of 4

of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
 P.O. Box 8802
 Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
 P.O. Box 8802
 Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Account Protector Product Description

Account Protector will cancel your minimum monthly payments for up to 24 months for Involuntary Unemployment, Disability, or Hospitalization, 3 months for Life Events (birth or adoption of a child, marriage, divorce, retirement, relocation or purchase of new home, enrollment as a full-time college student, experience a natural disaster), or 1 month for a Payment Holiday. **If you are currently unemployed or retired, please call 1-800-742-1461 to find out about enrolling in other products that may be better suited to your situation.**

Summary of Important Account Protector Terms

Account Protector is **optional**. Whether or not you enroll in Account Protector will not affect the terms of an existing credit agreement you have with the Bank. We will give you additional information including the Terms and Conditions before you are required to pay. The cost is \$.89 per \$100 of your outstanding account balance on your monthly statement closing date. You may cancel Account Protector within 30 days and receive a full refund. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits. You should carefully read the information provided for a full explanation of the terms.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	October 14, 2012
Minimum Payment Due	\$80.74
Previous Balance	\$2,698.10
Statement Balance	\$2,698.93

Customer News

IPHONE AND IPAD APPS

iTunes has several ways to find the apps you want...and some you didn't know you needed.

A popular destination is *Editor's Choice* where iTunes App Store editors post their recommendations every week.

Are you new to the iPhone and want to know what apps to help you get started? The *iPhone Essentials* and *Apps Starter Kit* are popular choices. Discover music apps, travel apps, exercise apps...there are many to choose.

Or maybe you have a new iPad. Visit the *iPad Hall of Fame*; you'll find games, reviews, and tools made specifically for the iPad.

Find these and more in the iTunes App Store.

www.iTunes.com

Barclaycard Financing Visa® Statement

Primary Account Number Ending in: 9301
Statement Billing Period: 08/18/12 - 09/17/12

Page 1 of 4
Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$80.74
Payment Due Date	10/14/12
Statement End Date	09/17/12
Credit Line	\$3,400.00
Credit Available	\$701.07
Cash Credit Line	\$680.00
Cash Credit Available	\$0.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$2,698.10
- Payments	\$53.47
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$54.30
Statement Balance	\$2,698.93

Payment Information

Statement Balance	\$2,698.93
Minimum Payment Due	\$80.74
Payment Due Date	10/14/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	16 years	\$7,373.00
\$105.00	3 years	\$3,780.00 (Savings = \$3,593.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$80.74
Statement Balance \$2,698.93
Payment Due Date October 14, 2012



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

JACKELINE L BARBOSA

1
56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100008074002698935

**KEEP TRACK OF YOUR ACCOUNT**

Want to know when your payment is due or confirm we received your payment? Log on to www.BarclaycardUS.com and customize your email alert preferences.

Activity for JACKELINE L BARBOSA - Card ending in 9301

Payments				
Trans Date	Posting Date	Transaction Description		Amount
09/11	09/11	Payment Received	BANK OF AMERI	-\$53.47
Total Payment Activity				-\$53.47

Summary of Fees and Interest

Interest Charged				
Trans Date	Posting Date	Transaction Description		Amount
09/17	09/17	INTERESTCHARGE ON PURCHASES		\$39.54
09/17	09/17	INTERESTCHARGE ON CASH ADVANCES		\$14.76
Total Interestfor this Period				\$54.30
Fees				
Trans Date	Posting Date	Transaction Description		Amount
Total Feesfor this Period				\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$34.15	Total Interest charged in 2012	\$446.26
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$2,024.35	22.99%(v)	\$39.54
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$687.94	25.24%(v)	\$14.76
Total			\$54.30
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-483-3735.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-483-3735. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, we will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement). If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

070703 3/4

Important Information

Page 4 of 4

of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
 P.O. Box 8802
 Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
 P.O. Box 8802
 Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	November 14, 2012
Minimum Payment Due	\$83.78
Previous Balance	\$2,698.93
Statement Balance	\$2,885.12

Customer News

ARE YOU WONDERING WHAT IPHONE AND IPAD APPS TO ADD TO YOUR COLLECTION?

For the bargain shopper in you, find your bargains faster and easier with apps like *Groupon*, offering 50-90% off of "the best stuff to do, see, eat and buy" around the world.

If you're seeking a better way to a better outlook on life, try the *Gratitude Journal* app. It's a great way to reflect on all you can be thankful for.

If you're traveling and you're into history, try A&E Television's *HISTORYHere* app to find out what's around you.

Find these and more in the iTunes App Store.

www.iTunes.com

Barclaycard Financing Visa® Statement

Primary Account Number Ending in: 9301
Statement Billing Period: 09/18/12 - 10/17/12

Page 1 of 4
Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$83.78
Payment Due Date	11/14/12
Statement End Date	10/17/12
Credit Line	\$3,400.00
Credit Available	\$514.88
Cash Credit Line	\$680.00
Cash Credit Available	\$0.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$2,698.93
- Payments	\$80.74
+ Purchases	\$211.44
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$55.49
Statement Balance	\$2,885.12

Payment Information

Statement Balance	\$2,885.12
Minimum Payment Due	\$83.78
Payment Due Date	11/14/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 years	\$7,946.00
\$113.00	3 years	\$4,068.00 (Savings = \$3,878.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$83.78
Statement Balance \$2,885.12
Payment Due Date November 14, 2012



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

JACKELINE L BARBOSA

1
56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100008378002885129

**Activity for JACKELINE L BARBOSA - Card ending in 9301**

Payments				
Trans Date	Posting Date	Transaction Description		Amount
10/05	10/05	Payment Received	BANK OF AMERI	-\$80.74
Total Payment Activity				-\$80.74
Purchases				
09/23	09/25	APPLE STORE #R110	BRAINTREE MA	\$211.44
Total Purchase Activity				\$211.44

Summary of Fees and Interest

Interest Charged				
Trans Date	Posting Date	Transaction Description	Amount	
10/17	10/17	INTERESTCHARGE ON PURCHASES	\$40.90	
10/17	10/17	INTERESTCHARGE ON CASH ADVANCES	\$14.59	
Total Interestfor this Period			\$55.49	
Fees				
Trans Date	Posting Date	Transaction Description	Amount	
Total Feesfor this Period			\$0.00	

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$34.15	Total Interest charged in 2012	\$501.75
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$2,164.17	22.99%(v)	\$40.90
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$702.61	25.24%(v)	\$14.59
Total			\$55.49
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-483-3735.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-483-3735. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, we will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement). If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

Important Information

Page 4 of 4

of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
 P.O. Box 8802
 Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
 P.O. Box 8802
 Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

©2012 Barclays Bank Delaware



Payment Due Date	December 14, 2012
Minimum Payment Due	\$85.70
Previous Balance	\$2,885.12
Statement Balance	\$2,859.03

Customer News

ARE YOU WONDERING WHAT IPHONE AND IPAD APPS TO ADD TO YOUR COLLECTION DURING THIS HOLIDAY SEASON?

Shopping for the best prices or something at a nearby store? Try the *RedLaser* app to find products and prices in your area.

If you are cooking a holiday dinner or baking a dessert, check out the *How to Cook Everything* or *Epicurious* apps to help guide your inner chef.

Travelling? Don't forget to check the weather with *The Weather Channel* app so you'll know what to pack.

Find these and more in the iTunes App Store.

www.iTunes.com

Barclaycard Financing Visa® Statement

Primary Account Number Ending in: 9301
Statement Billing Period: 10/18/12 - 11/17/12

Page 1 of 4
Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$85.70
Payment Due Date	12/14/12
Statement End Date	11/17/12
Credit Line	\$3,400.00
Credit Available	\$540.97
Cash Credit Line	\$680.00
Cash Credit Available	\$0.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$2,885.12
- Payments	\$83.78
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$57.69
Statement Balance	\$2,859.03

Payment Information

Statement Balance	\$2,859.03
Minimum Payment Due	\$85.70
Payment Due Date	12/14/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 years	\$7,865.00
\$112.00	3 years	\$4,032.00 (Savings = \$3,833.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$85.70
Statement Balance \$2,859.03
Payment Due Date December 14, 2012



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

JACKELINE L BARBOSA

1
56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100008570002859038

**Activity for JACKELINE L BARBOSA - Card ending in 9301**

Payments				
Trans Date	Posting Date	Transaction Description		Amount
11/07	11/07	Payment Received	BANK OF AMERI	-\$83.78
Total Payment Activity				-\$83.78

Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
11/17	11/17	INTERESTCHARGE ON PURCHASES	\$42.30
11/17	11/17	INTERESTCHARGE ON CASH ADVANCES	\$15.39
Total Interestfor this Period			\$57.69
Fees			
Trans Date	Posting Date	Transaction Description	Amount
Total Feesfor this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$34.15	Total Interest charged in 2012	\$559.44
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$2,165.79	22.99%(v)	\$42.30
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$717.60	25.24%(v)	\$15.39
Total			\$57.69
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-483-3735 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-483-3735.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

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Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, we will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement). If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

Important Information

Page 4 of 4

of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
 P.O. Box 8802
 Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
 P.O. Box 8802
 Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	January 14, 2013
Minimum Payment Due	\$195.26
Previous Balance	\$2,859.03
Statement Balance	\$2,940.00

Customer News

IMPORTANT INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

HAPPY HOLIDAYS!

During the hustle and bustle this year, don't miss out on adding these apps to your collection.

If you are flying, check out the *Landed* app for your iPhone. This app will inform your friends and family that you arrived safely.

Or just take the time to sit back, relax and enjoy a movie. Check out the *Netflix* or *Movies by Flixster* apps for your iPhone or iPad.

Time to start thinking of a New Years' resolution. Download *Lost it* or *My Fitness Pal* apps for your iPhone or iPad and get back into shape.

Find these and more in the iTunes App Store.

www.iTunes.com

Barclaycard Financing Visa® Statement

Primary Account Number Ending in: 9301
Statement Billing Period: 11/18/12 - 12/17/12

Page 1 of 4
Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$195.26
Payment Due Date	01/14/13
Statement End Date	12/17/12
Credit Line	\$3,400.00
Credit Available	\$460.00
Cash Credit Line	\$680.00
Cash Credit Available	\$0.00
Past Due Amount	\$85.70
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$2,859.03
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$25.00
+ Interest	\$55.97
Statement Balance	\$2,940.00

Payment Information

Statement Balance	\$2,940.00
Minimum Payment Due	\$195.26
Payment Due Date	1/14/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 years	\$7,889.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$195.26
Statement Balance \$2,940.00
Payment Due Date January 14, 2013



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----
JACKELINE L BARBOSA
1
56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100019526002940004

**GET CONNECTED**

Visit www.BarclaycardUS.com to get up to date account activity, download transactions, make payments and transfer balances 24 hours a day, 7 days a week.

Activity for JACKELINE L BARBOSA - Card ending in 9301

No Transaction Activity At This Time

Summary of Fees and Interest

Fees			
Trans Date	Posting Date	Transaction Description	Amount
12/14	12/14	LATE PAYMENT FEE	\$25.00
Total Fees for this Period			\$25.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
12/17	12/17	INTERESTCHARGE ON PURCHASES	\$40.76
12/17	12/17	INTERESTCHARGE ON CASH ADVANCES	\$15.21
Total Interest for this Period			\$55.97

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$59.15	Total Interest charged in 2012	\$615.41
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$2,156.40	22.99%(v)	\$40.76
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$732.89	25.24%(v)	\$15.21
Total			\$55.97

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-483-3735 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-483-3735.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-483-3735. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you may avoid paying interest on Purchases (except for purchases of Cash Equivalents which includes money orders,

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

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Important Information

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travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers. Cash Equivalents are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information) in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. For Balance Transfers, interest will accrue from the transaction date which generally will be the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. If you are charged interest in a billing cycle, we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	February 14, 2013
Minimum Payment Due	\$319.17
Previous Balance	\$2,940.00
Statement Balance	\$3,034.51

Barclaycard Financing Visa® Statement

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Primary Account Number Ending in: 9301
Statement Billing Period: 12/18/12 - 01/17/13

Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$319.17
Payment Due Date	02/14/13
Statement End Date	01/17/13
Credit Line	\$3,400.00
Credit Available	\$365.49
Cash Credit Line	\$680.00
Cash Credit Available	\$0.00
Past Due Amount	\$195.26
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$2,940.00
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$35.00
+ Interest Charged	\$59.51
Statement Balance	\$3,034.51

Payment Information

Statement Balance	\$3,034.51
Minimum Payment Due	\$319.17
Payment Due Date	2/14/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 years	\$7,927.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.

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Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$319.17
Statement Balance \$3,034.51
Payment Due Date February 14, 2013



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

JACKELINE L BARBOSA

1

56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100031917003034519

11

**Activity for JACKELINE L BARBOSA - Card ending in 9301**

No Transaction Activity At This Time

Summary of Fees and Interest

Fees			
Trans Date	Posting Date	Transaction Description	Amount
01/14	01/14	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
01/17	01/17	INTERESTCHARGE ON PURCHASES	\$43.45
01/17	01/17	INTERESTCHARGE ON CASH ADVANCES	\$16.06
Total Interest for this Period			\$59.51

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2013	\$35.00	Total Interest charged in 2013	\$59.51
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2013. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$2,224.65	22.99%(v)	\$43.45
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$748.52	25.24%(v)	\$16.06
Total			\$59.51

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

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Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

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Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you may avoid paying interest on Purchases (except for purchases of Cash Equivalents which includes money orders,

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Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

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Important Information

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travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers. Cash Equivalents are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information) in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. For Balance Transfers, interest will accrue from the transaction date which generally will be the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. If you are charged interest in a billing cycle, we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	March 14, 2013
Minimum Payment Due	\$447.93
Previous Balance	\$3,034.51
Statement Balance	\$3,132.93

Barclaycard Financing Visa® Statement

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Primary Account Number Ending in: 9301
Statement Billing Period: 01/18/13 - 02/18/13

Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$447.93
Payment Due Date	03/14/13
Statement End Date	02/18/13
Credit Line	\$3,400.00
Credit Available	\$267.07
Cash Credit Line	\$680.00
Cash Credit Available	\$0.00
Past Due Amount	\$319.17
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$3,034.51
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$35.00
+ Interest Charged	\$63.42
Statement Balance	\$3,132.93

Payment Information

Statement Balance	\$3,132.93
Minimum Payment Due	\$447.93
Payment Due Date	3/14/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 years	\$7,966.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.

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Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$447.93
Statement Balance \$3,132.93
Payment Due Date March 14, 2013



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

JACKELINE L BARBOSA

1

56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100044793003132932

11

**Activity for JACKELINE L BARBOSA - Card ending in 9301**

No Transaction Activity At This Time

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
02/14	02/14	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
02/18	02/18	INTERESTCHARGE ON PURCHASES	\$46.48
02/18	02/18	INTERESTCHARGE ON CASH ADVANCES	\$16.94
Total Interest for this Period			\$63.42

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2013	\$70.00	Total Interest charged in 2013	\$122.93
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2013. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 32 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$2,305.52	22.99%(v)	\$46.48
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$765.01	25.24%(v)	\$16.94
Total			\$63.42

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate

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Important Information

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Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

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Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-483-3735. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

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Accrual of Interest and How to Avoid Paying Interest on Purchases.

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Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

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Important Information

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travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers. Cash Equivalents are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information) in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. For Balance Transfers, interest will accrue from the transaction date which generally will be the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. If you are charged interest in a billing cycle, we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	April 14, 2013
Minimum Payment Due	\$571.46
Previous Balance	\$3,132.93
Statement Balance	\$3,225.14

Barclaycard Financing Visa® Statement

Primary Account Number Ending in: 9301
Statement Billing Period: 02/19/13 - 03/18/13

Page 1 of 4
Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$571.46
Payment Due Date	04/14/13
Statement End Date	03/18/13
Credit Line	\$0.00
Credit Available	\$0.00
Cash Credit Line	\$0.00
Cash Credit Available	\$0.00
Past Due Amount	\$447.93
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$3,132.93
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$35.00
+ Interest Charged	\$57.21
Statement Balance	\$3,225.14

Payment Information

Statement Balance	\$3,225.14
Minimum Payment Due	\$571.46
Payment Due Date	4/14/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 years	\$7,997.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.

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Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$571.46
Statement Balance \$3,225.14
Payment Due Date April 14, 2013



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

JACKELINE L BARBOSA

1

56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100057146003225142

11

**Activity for JACKELINE L BARBOSA - Card ending in 9301**

No Transaction Activity At This Time

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
03/14	03/14	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
03/18	03/18	INTERESTCHARGE ON PURCHASES	\$42.08
03/18	03/18	INTERESTCHARGE ON CASH ADVANCES	\$15.13
Total Interest for this Period			\$57.21

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2013	\$105.00	Total Interest charged in 2013	\$180.14
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2013. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 28 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$2,385.58	22.99%(v)	\$42.08
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$781.05	25.24%(v)	\$15.13
Total			\$57.21

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate

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Important Information

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Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-483-3735 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-483-3735.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-483-3735. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you may avoid paying interest on Purchases (except for purchases of Cash Equivalents which includes money orders,

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers. Cash Equivalents are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information) in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. For Balance Transfers, interest will accrue from the transaction date which generally will be the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. If you are charged interest in a billing cycle, we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

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P.O. Box 8802
Wilmington, DE 19899-8802.

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- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

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If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	May 14, 2013
Minimum Payment Due	\$701.81
Previous Balance	\$3,225.14
Statement Balance	\$3,323.24

Barclaycard Financing Visa® Statement

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Primary Account Number Ending in: 9301
Statement Billing Period: 03/19/13 - 04/17/13

Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$701.81
Payment Due Date	05/14/13
Statement End Date	04/17/13
Credit Line	\$0.00
Credit Available	\$0.00
Cash Credit Line	\$0.00
Cash Credit Available	\$0.00
Past Due Amount	\$571.46
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$3,225.14
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$35.00
+ Interest Charged	\$63.10
Statement Balance	\$3,323.24

Payment Information

Statement Balance	\$3,323.24
Minimum Payment Due	\$701.81
Payment Due Date	5/14/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 years	\$8,032.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.

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Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$701.81
Statement Balance \$3,323.24
Payment Due Date May 14, 2013



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

JACKELINE L BARBOSA

1

56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100070181003323240

11

**Activity for JACKELINE L BARBOSA - Card ending in 9301**

No Transaction Activity At This Time

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
04/14	04/15	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
04/17	04/17	INTERESTCHARGE ON PURCHASES	\$46.56
04/17	04/17	INTERESTCHARGE ON CASH ADVANCES	\$16.54
Total Interest for this Period			\$63.10

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2013	\$140.00	Total Interest charged in 2013	\$243.24
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2013. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$2,463.29	22.99%(v)	\$46.56
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$796.87	25.24%(v)	\$16.54
Total			\$63.10

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-483-3735 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-483-3735.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-483-3735. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

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To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you may avoid paying interest on Purchases (except for purchases of Cash Equivalents which includes money orders,

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

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Important Information

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travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers. Cash Equivalents are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information) in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. For Balance Transfers, interest will accrue from the transaction date which generally will be the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. If you are charged interest in a billing cycle, we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

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- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

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If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	June 14, 2013
Minimum Payment Due	\$835.04
Previous Balance	\$3,323.24
Statement Balance	\$3,423.24

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$858.28. This amount is equal to your minimum payment due of \$835.04 plus the amount over your credit line which is currently \$23.24.

Barclaycard Financing Visa® Statement

Primary Account Number Ending in: 9301
Statement Billing Period: 04/18/13 - 05/17/13

Page 1 of 4
Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$835.04
Payment Due Date	06/14/13
Statement End Date	05/17/13
Credit Line	\$0.00
Credit Available	\$0.00
Cash Credit Line	\$0.00
Cash Credit Available	\$0.00
Past Due Amount	\$701.81
Overlimit Amount	\$23.24

Activity Summary

Previous Balance	\$3,323.24
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$35.00
+ Interest Charged	\$65.00
Statement Balance	\$3,423.24

Payment Information

Statement Balance	\$3,423.24
Minimum Payment Due	\$835.04
Payment Due Date	6/14/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	16 years	\$8,066.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 4695-9650-4187-9301
Minimum Payment Due \$835.04
Statement Balance \$3,423.24
Payment Due Date June 14, 2013



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

JACKELINE L BARBOSA

1
56 JULIAN ST
DORCHESTER MA 02125-2937



469596504187930100083504003423242

**Activity for JACKELINE L BARBOSA - Card ending in 9301**

No Transaction Activity At This Time

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
05/14	05/14	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
05/17	05/17	INTERESTCHARGE ON PURCHASES	\$48.11
05/17	05/17	INTERESTCHARGE ON CASH ADVANCES	\$16.89
Total Interest for this Period			\$65.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2013	\$175.00	Total Interest charged in 2013	\$308.24
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2013. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$2,545.60	22.99%(v)	\$48.11
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$813.58	25.24%(v)	\$16.89
Total			\$65.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-483-3735 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-483-3735.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-483-3735. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you may avoid paying interest on Purchases (except for purchases of Cash Equivalents which includes money orders,

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers. Cash Equivalents are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information) in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. For Balance Transfers, interest will accrue from the transaction date which generally will be the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. If you are charged interest in a billing cycle, we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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EXHIBIT D

EXHIBIT B

BILL OF SALE

Barclays Bank Delaware ("Seller"), for value received and pursuant to the terms and conditions of the

Forward Flow Purchase Agreement (the "Agreement") dated August 19, 2016 between Seller and Midland Funding LLC ("Purchaser"), hereby assigns, conveys, grants and delivers to Purchaser, effective as of the Closing Date of January 31, 2017 all rights title and interest of Seller in and to those certain evidences of debt ("Accounts") described on the computer files named ffs 201701_finl.TD furnished by Seller to Purchaser with a current balance totaling

Capitalized terms used herein, but not otherwise defined shall have the meanings given to them in the Agreement.

Amounts due to Seller by Purchaser in U.S. Dollars by a wire transfer to be received by Seller on Closing Date by 5:00 p.m. to the Federal Reserve Account after confirming the Bill of Sale.



This Bill of Sale is executed without recourse except as stated in the Agreement. No other representation or warranty of title or enforceability is expressed or implied.

To Seller's knowledge, the Account Data for each Purchased Account (collectively, "Seller's Accounts Information") is true and complete as of the Closing Date. Further, all of the information contained in Seller's Accounts Information (a) constitutes Seller's own business records regarding the Accounts and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. All of Seller's Accounts Information has been kept in the regular course of Seller's business, and was made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person (i) with knowledge of the data entered into and maintained in Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records.

SELLER: Barclays Bank Delaware

By:

Date: 3/23/17

Title:

Head of Collections

Confidential

EXHIBIT E

1


Important Information About Your Credit Card Account

••••••••

Your Cardmember Agreement With Us
Your Billing Rights
Retain for your records

Member
FDIC

F03-E663-4 -0712 CP09-74366



Print Date:
07/2012

CARDMEMBER AGREEMENT

Introduction.
This Agreement establishes the terms of your credit card account ("Account") with Barclays Bank Delaware in Wilmington, Delaware. Please read it carefully and keep it with your records. You do not need to sign this Agreement, but please sign the back of your credit card (the "Card"), if you have not already done so. All extensions of credit in connection with your Account are being made by Barclays Bank Delaware.

Using Your Account/Acceptance of These Terms.
You do not need to accept the Account and this Agreement and none of the fees on this Account (except as otherwise provided herein) will apply unless you use the Account. If your Account has an Annual Fee (see the Account Summary Table to determine if this Account has an Annual Fee) and provided that you have not otherwise used the Account to make a Purchase, Balance Transfer or Cash Advance or paid the Annual Fee, you may close the Account within thirty days after Account opening by contacting us at the number on the back of your Card, and if you do, you will not be responsible for paying the Annual Fee. By signing, keeping, using or otherwise accepting your Card or Account, you agree to the terms and conditions of this Agreement. You may obtain credit in the form of Purchases, Balance Transfers and Cash Advances by using your Card, your account number, Checks, or other credit devices. You agree that we may credit your Account rather than issue cash refunds when you reverse transactions that were originally charged to your Account. You agree that you will not use your Card or Account in connection with any transaction that is prohibited or unenforceable and that if you do engage in such a transaction you waive any claim that the charge is uncollectible on the grounds the transaction was prohibited or unenforceable. The Card must be returned to us upon request. We may replace your Card with another Card at any time.

Definitions.
If we use a capitalized term in this document but we do not define the term in this document, the term has the meaning as used in your monthly statement.

"Agreement" means this document and the Account Summary Table, and any changes we make to this document, from time to time.
"Authorized User" means any person you allow to use your Account including without limitation through a Card, Check, the account number, or other credit device.

"Balance Transfer" means the use of your Account for a loan obtained by a transfer of funds initiated by us at your request and includes the use of a Balance Transfer Check. "Balance Transfer" includes the Transaction Fees associated with any Balance Transfer.

"Cash Advance" means the use of your Card or account number to obtain cash loans at any financial institution or automated teller machine that accepts the Card, the use of a Cash Advance Check or the purchase of Cash Equivalents. "Cash Advance" also includes the Transaction Fees associated with any Cash Advance or any Cash Equivalent.

"Cash Equivalent" means the use of your Card or account number to obtain money orders, traveler's checks, foreign currency, lottery tickets, gambling chips, wire transfers, person to person money transfers (including but not limited to transfers facilitated over the internet), or the use of your Account to open a deposit account or to transfer value to a stored value card at a location or through a merchant other than a financial institution and any other transaction that MasterCard, Visa and/or American Express (as applicable to you Account) may designate as a Cash Equivalent. Cash Equivalents and the Transaction Fees associated with any Cash Equivalent are considered Cash Advances for interest calculation purposes.

"Check" or "Convenience Check" means an access check we provide to you to make a Cash Advance or a Balance Transfer as applicable on your Account. A Check can be either a Balance Transfer Check or a Cash Advance Check and will be designated as such by us.

"Foreign Transaction" means the use of your Card or Account (other than through a Cash Advance) for a transaction in a currency other than U.S. dollars. Foreign Transactions and the Transaction Fees associated with any Foreign Transaction are considered Purchases for interest calculation purposes.

"Purchase" means the use of your Card or account number to buy or lease goods or services and to make a transaction that is not otherwise a Balance Transfer or a Cash Advance. Purchases include Foreign Transactions, Account Fees and any adjustments associated with any Purchase.

"You" and "your" refer to each person who has applied for, accepted, or used the Account and each person who has agreed to be responsible for the Account.

"We," "us" and "our" refer to Barclays Bank Delaware.

Obligations on Your Account.
You authorize us to pay and charge your Account for all Purchases, Balance Transfers, Checks, and Cash Advances made or obtained by you or anyone you authorize to use your Card or Account. You agree to pay us for all of these Purchases, Balance Transfers, Checks, and Cash Advances, plus any interest assessed on your Account and any other charges and fees which you may owe under the terms of this Agreement, whether resulting from 1) physical use of your Card or a Check, 2) mail order or telephone, computer or other electronic transaction made without presenting the Card, or 3) any other circumstances where you authorize a charge, or authorize someone else to make a charge, to your Account. Each person who has agreed to be responsible on the Account is responsible to pay the full amount owed on the Account. If this is a joint Account, we can send statements and notices to either of you. We may require that you pay the full amount owed without first asking any other person(s) to pay. Instructions for making payments are on your monthly billing statement. Payments that comply with the requirements specified on or with your monthly billing statement, including the time of receipt, will be credited as of the business day they are received. Payments must be mailed to the correct P.O. Box or to the street address specified for U.S. Priority Mail and overnight payments. **There may be a delay of up to five (5) days in crediting payments that are not made in accordance with those instructions. Please allow at least seven (7) days for the U.S. Postal Service to deliver your payment.** All payments must be made in U.S. dollars. Any payment made by check or other negotiable instrument or direct debit must be drawn on a U.S. bank or a U.S. branch of a foreign bank. We reserve the right to accept payments made in a foreign currency. If we do, we will select the foreign currency rate at our discretion. **To ensure the funds from the bank on which your payment is drawn are not returned, your available credit may not be immediately increased by the amount of the payment for up to seven (7) days after the payment posts to the account.** If you overpay or if there is a credit balance on your Account, we will not pay interest on such amounts.

Variable Rate Information.
The standard Annual Percentage Rates (APRs) on your Account that are used to determine the amount of interest to be charged for Purchases, Balance Transfers, Cash Advances, and the Penalty APR are variable rates. The APRs on your Account correspond to daily periodic rates ("DPR") and are calculated by multiplying the applicable DPR by 365. The DPRs on your Account equal 1/365th of the sum of 1) the applicable Prime Rate, 2) plus the applicable margin for Purchases, plus the applicable margin for Balance Transfers, plus the applicable margin for Cash Advances; and plus the applicable margin for the Penalty APR. See the enclosed Additional Account Information Document for the applicable margin(s) that will apply on your Account. The "Prime Rate" used in determining the APRs in each billing cycle will be the highest rate published in the Money Rates column of *The Wall Street Journal* on the last business day of each month. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease to your variable rates on the first day of the billing cycle that begins in the same month in which the applicable Prime Rate is published. There is no limitation on the amount of any increase. Any such increase or decrease will cause a corresponding increase or decrease in the amount of interest assessed and possibly in the amount of the Minimum Payment Due. If *The Wall Street Journal* does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may substitute another index.

Variable Rate Information (for residents of Iowa at the time of Account opening).
The standard Annual Percentage Rates (APRs) on your Account that are used to determine the amount of interest to be charged for Purchases, Balance Transfers, Cash Advances, and the Penalty APR are variable rates. The APRs on your Account correspond to monthly periodic rates ("MPR") and are calculated by multiplying the applicable MPR by 12. The MPRs on your Account equal 1/12th of the sum of 1) the applicable Prime Rate, 2) plus the applicable margin for Purchases, plus the applicable margin for Balance Transfers, plus the applicable margin for Cash Advances; and plus the applicable margin for the Penalty APR. See the enclosed Additional Account Information Document for the applicable margin(s) that will apply on your Account. The "Prime Rate" used in determining the APRs in each billing cycle will be the highest rate published in the Money Rates column of *The Wall Street Journal* on the last business day of each month. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease to your variable rates on the first day of the billing cycle that begins in the same month in which the applicable Prime Rate is published. There is no limitation on the amount of any increase. Any such increase or decrease will cause a corresponding increase or decrease in the amount of interest assessed and possibly in the amount of the Minimum Payment Due. If *The Wall Street Journal* does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may substitute another index.

How the Penalty APR may apply to Your Account.
The APRs on your Account may be increased each time you fail to pay at least the Minimum Payment Due when it is due, you exceed your credit line, or you make a payment that is not honored by your bank. We will determine the amount of the Penalty APR increase based on our review of your credit history at that time (including your credit performance with other creditors). Our notice will specify the balances to which the Penalty APR will be applied. The Penalty APR may continue to apply to these balances indefinitely. However, the Penalty APR will cease to apply to certain existing balances if, after the Penalty APR goes into effect, you make the next six consecutive minimum payments in a row when due.

Checks on Your Account.
We may issue Checks on your Account in the form of "Balance Transfer Checks" or "Cash Advance Checks," which can be used to access your credit line. Each Check will contain your Account number and may be used only by the person(s) whose name(s) is/are printed on it. Each must be completed and signed in the same manner as a regular personal check. If we provide Checks to you, you may not use them to pay any amount you owe under this Agreement or under any other account you may have with us. Balance Transfer Checks and Cash Advance Checks are subject to the same rate and other terms under this Agreement as Balance Transfers and Cash Advances, respectively. Unless otherwise indicated, all references in this Agreement to Balance Transfers include Balance Transfer Checks, all references to Cash Advances include Cash Advance Checks, and all references to use of the Account include use of these Checks. At our sole discretion we may elect to not honor a Check if there has been a change in your credit worthiness, your account is not in good standing or if the Check may cause your account to exceed the Cash Advance or other applicable credit line on your Account. At our sole discretion we may elect to honor a Check after its expiration date. **Unlike purchase transactions, there are no charge back rights with regard to Balance Transfer and Check transactions.**

Monthly Billing Statements.
At the end of each monthly billing cycle a statement will be mailed or delivered to you if your Account has a debit or credit balance of more than \$1.00 or if interest or a fee has been imposed. We will not send a monthly billing statement if we deem your Account uncollectible or if delinquency collection proceedings have been instituted by us sending your Account to an outside collection agency or attorney for collection.

Your Minimum Payment Each Month.
Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. We will calculate it as follows:

(1) If the Principal Balance (defined below) is less than \$20, the Minimum Payment Due equals the Statement Balance shown on your monthly statement.

(2) If the Principal Balance is \$20 or more, the Minimum Payment Due equals the greater of \$20 or the total of:

- 1% of the Principal Balance,
- Any interest charges billed on the monthly statement (excluding any interest charges that accrued during prior billing cycles on a deferred interest balance that ended during the billing cycle covered by the statement),
- Any Minimum Interest Charge,
- Any Returned Payment Fee, and
- Any Late Payment Fee.

The "Principal Balance" equals the Statement Balance on your monthly statement minus any interest charges, Minimum Interest Charge, Returned Payment Fee, and Late Payment Fee that is incurred during the current billing cycle.
If we so elect, your Minimum Payment Due may also include any amount that, at the time of billing, is past due and/or over your credit line. In certain instances your Minimum Payment Due may be less than the total fees and interest assessed that billing cycle. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us. However, you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date.

Transaction Fees.
If you use your Card or Account to obtain a Cash Advance, we will charge a Cash Advance Fee for each such Cash Advance. If you use your Card or Account to make a Balance Transfer, we will charge a Balance Transfer Fee for each such Balance Transfer. If you use your Card or Account to purchase Cash Equivalents, we will charge a Cash Advance Fee (sometimes we may refer to this as a Cash Equivalent Fee) for each such transaction. If you use your Card or Account for a Foreign Transaction, we will charge a Foreign Transaction Fee for each such transaction. Balance Transfer Checks and Cash Advance Checks are subject to the same Transaction Fee as Balance Transfers and Cash Advances, respectively. The present amounts of those charges are stated in the Account Summary Table.

Foreign Currency Conversion.
For MasterCard Cards, we and MasterCard (or their affiliates) will convert transactions in foreign currencies into U.S. Dollars. MasterCard will use their currency conversion procedures that are current at the time of the transaction. Currently, the currency conversion rate they use is either the wholesale market rate or the government mandated rate in effect under those procedures increased by one percent. The currency conversion rate used on the conversion date may differ from the rate in effect on the date you used your Card or Account.

For Visa Cards, we and Visa (or their affiliates) will convert transactions in foreign currencies into U.S. Dollars. Visa will use its currency conversion procedures that are current at the time of the transaction. Currently, Visa selects a rate from the range of rates available in the wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date. The currency conversion rate used on the conversion date may differ from the rate in effect on the date you used your Card or Account.

For American Express Cards, we or American Express will convert transactions in foreign currencies into U.S. Dollars. For foreign charges converted by American Express, American Express applies a conversion factor of 1.5% to the converted amount.

Authorized Users.
You may allow Authorized Users to use your Account. If you allow an Authorized User to use your Account, you will be liable for all transactions made by that person including transactions for which you may not have intended to be liable, even if the amount of those transactions causes your credit limit to be exceeded. You must notify us to revoke your permission to allow an Authorized User to use your Account or Card. Until you revoke your permission, you are responsible for all charges made by an Authorized Users, including Balance Transfer Check and Cash Advance Check transactions, regardless of whether you intended to be responsible for those charges. If you request additional Cards for Authorized Users, checks accessing this Account may also be included with the Card.

Administrative Charges.
If you request photocopies of monthly billing statements, you will be charged for each duplicate requested. For each statement that is less than 25 months old, you will be charged \$5. For each statement that is 25 or more months old, you will be charged \$10. If you request any special services such as obtaining Cards on an expedited basis, you agree to pay our reasonable charges for such services, in effect at that time.

Default/Collection Costs.
Unless otherwise prohibited by law, your Account will be in default and we may demand immediate payment of the entire amount you owe us if: 1) in any month we do not receive your Minimum Payment Due by the Payment Due Date; 2) you make Purchases, initiate Balance Transfers, use a Check, or obtain Cash Advances in excess of your credit line; 3) you fail to comply with this Agreement; 4) there is a filing for your bankruptcy; 5) you die or become incapacitated; or 6) we believe in good faith that the payment or performance of your obligations under this Agreement is impaired for any other reason. As permitted by applicable law, you agree to pay all collection expenses actually incurred by us in the collection of amounts you owe under this Agreement (including court or arbitration costs and the fees of any collection agency to which we refer your Account) and, in the event we refer your Account after your default to an attorney who is not our regularly salaried employee, you agree to pay the reasonable fees of such attorney. We will not be obligated to honor any attempted use of your Account if a default has occurred or we have determined to terminate your Account or limit your Account privileges (as discussed below).

Termination/We May Suspend Or Close Your Account.
We may suspend or close your account or otherwise terminate your right to use your account without prior notice. We may do this at any time and for any reason, including but not limited to, if there is a change to your creditworthiness or if your Account becomes inactive. You must destroy all Cards, Checks or other credit devices on the Account when we request. You agree that you will not try to make a Purchase, use a Check, initiate a Balance Transfer or obtain a Cash Advance after you have been notified that your privilege to use your Account has been closed or revoked. You may close your Account at any time. If you do, you must destroy all Cards and Checks previously issued on the Account. If you call us, we may require that you confirm your termination in writing. Your obligations under this Agreement continue even after the Account is closed.

Notices to You.
Billing statements and notices will be sent to the address shown in our files. If this is a joint Account, we may send billing statements and notices to either of you. You promise to promptly inform us of any change in your e-mail address or your U.S. mail address. You may update this information by visiting the website on the back of you Card and sending us an e-mail or telephone us at the number provided on your Card. We may in our discretion accept address corrections for the United States Postal Service.

Skip Payment Program and Other Special Terms.
From time to time, we may let you skip or reduce one or more monthly payments during a year (interest will continue to accrue) or offer you other special features. If we do, we will advise you of the scope and duration of the applicable skip or special feature. When the skip or special feature ends, your regular terms will resume.

2 Changes To This Agreement.

We can change this Agreement, including the annual percentage rate and any fees, as permitted by applicable law. These changes may include the addition or deletion of provisions relating to your Account or to the nature, extent, and enforcement of the rights and obligations you or we may have under this Agreement. We will notify you of any change. Any change, including any increase or decrease in your APRs, will become effective at the time stated in our notice and will apply to those balances, including new transactions, on your Account as described in our notice.

Credit Performance.

Your Account was established based upon criteria which reflect your particular credit history. We will from time to time review your credit performance. In addition to any other rights we have, if you do not maintain your past level of credit performance, we may change some or all of the Account terms on your Account, and if we do we will notify you as provided in this Agreement and in accordance with applicable law.

Credit Information.

You agree that we may request consumer credit reports from one or more credit reporting agencies in connection with your application and the administration of your Account. You also authorize us to exchange credit information concerning you or your Account with (and answer questions and requests from) others, such as merchants, other lenders and credit reporting agencies.

Calls/Electronic Communications.

In the regular course of our business, we may monitor and record phone conversations made or received by our employees or our agents. Similarly, we may monitor and record e-mail or conversations on our website between you and our employees or agents. You agree that we will have such right with respect to all phone conversations, e-mail or conversations between you and our employees or agents, whether initiated by you or any of our employees or agents. We may contact you by telephone in connection with the Account, directly or through an agent - for example, to collect amounts owed on the Account, to notify you of potential fraudulent transactions on your account or for other account-servicing purposes. If at any time you provide a mobile telephone number at which you may be contacted, you consent to receive calls (including autodialed calls and prerecorded messages) at that mobile number from us, our successors and assigns, and our affiliates, agents and independent contractors, including servicers and collection agents, regarding the Account or your related financial obligations.

You consent and further agree that:

- (1) these telephone calls, from us or on our behalf, may be made:
 - (a) to the telephone number(s) that you provided on the Account application,
 - (b) to any other telephone number(s) that you later provide to us, and/or
 - (c) to any telephone number(s) that we are permitted by law to use to contact you;
- (2) these calls may be sent using automatic dialing equipment and/or include prerecorded messages;
- (3) other communications, including mobile text messages, may be sent to the same telephone number(s) (technology permitting);
- (4) you may be charged by your service provider for these calls in accordance with your service plan between you and your current telephone provider;
- (5) these calls and/or messages are not "unsolicited" calls for purposes of applicable law; and
- (6) except to the extent prohibited by applicable law, other communications, including, but not limited to, fax or telecopier, Internet, U.S. mail, and non-mobile e-mail messages, may be sent to you.

Consent to Receive Electronic Notices.

You may receive periodic billing statements and other notices regarding your Account electronically or by U.S. mail. By requesting statements and other notices electronically, which may only be done on our website, and by providing any other legally required consents, you affirmatively consent to receive all periodic billing statements and other notices electronically when legally permissible. Otherwise, statements and notices will be sent to the address shown in our files. If at any time you need a paper copy of statements or notices, or you change your mind and prefer to receive all your statements and notices in paper rather than electronic form, telephone us at the number provided on the back of your Card or visit us at the website on the back of your Card and send us an e-mail. In order to access your statements and notices electronically, you must have a computer equipped with at least a 40-bit JavaScript-enabled Netscape or Microsoft browser at the Version level 4.0 or higher. In order to retain your statements and notices, you must have a printer attached to your computer that can print them out or a drive or other storage device onto which you can download them. By accepting the receipt of electronic statements and other notices, you confirm that you have the software and equipment that satisfies these requirements to enable you to access and retain your statements and notices electronically.

Refusal to Honor Card.

We are not responsible for refusals to honor your Card or Checks. Except as otherwise required by applicable law or regulation, we will not be responsible for merchandise or services purchased or leased through use of your Account.

Irregular Payments and Delay in Enforcement.

We can accept late payments, partial payments, checks and money orders marked "Paid in Full" or language having the same effect without losing any of our rights under this Agreement. We can also delay enforcing our rights under this Agreement any number of times without losing them. The fact that we may at any time honor a Purchase, Check, Balance Transfer or Cash Advance in excess of your maximum credit line does not obligate us to do so again.

Our Rights Continue

Our failure or delay in exercising any of our rights under this Agreement does not mean that we are unable to exercise those rights later.

Payments Made on Your Account.

If you make a payment on this Account utilizing a check, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your checking/deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day you make your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call the number listed on the back of your Card.

Payments That Are Returned on Your Account.

If a payment you make is not honored by your bank and we have already credited your account for the payment, we will reverse the credit in the following manner. We separately total the amounts credited to Purchases, Cash Advances, and Balance Transfers. For each such amount we create a new transaction at the then current applicable rate for Purchases, Cash Advances and Balance Transfers, respectively, and add that transaction to your account as of the date the original payment was first credited to your Accounts.

Payment Allocation.

Subject to any mandatory provisions of applicable law, in most instances, we will allocate any amount over your minimum payment to the highest APR balances first. Payments up to the minimum payment will be applied at our discretion, including to lower APR balances first.

Liability for Unauthorized Use of Your Account.

If your Card or any Check(s) are lost or stolen or if you have reason to think someone may use your Account without your permission, you must notify us at once. Please either visit the website on the back of your Card and send us an e-mail or telephone us at the number on the back of your Card concerning the loss or theft of your Card or Checks or the possible unauthorized use of your Account. Do not use the Card, Account number or any Checks after they have been reported lost or stolen, even if they are found or returned. You will not be liable for unauthorized use of the Account; however, you must identify for us the charges that were not made by you or someone authorized by you and through which you received no benefit. We may require you to provide us with certain information and to comply with our investigation procedures. We may terminate or limit access to your Account if you have notified us or we have determined that your Card or Checks may have been lost or stolen, or that there may be unauthorized access to your Account.

Assignment.

We may at any time assign or sell your Account, any sums due on your Account, this Agreement or our rights or obligations under this Agreement. The person(s) to whom we make any such assignment or sale shall be entitled to all of our rights under this Agreement, to the extent assigned.

Governing Law.

THIS AGREEMENT AND YOUR ACCOUNT WILL BE GOVERNED BY THE LAWS OF THE STATE OF DELAWARE AND, AS APPLICABLE, FEDERAL LAW.

Inquiries or Questions About Your Account

You may address any inquiries or questions which you have about your Account to Barclays Bank Delaware, by visiting the website on the back of your Card and sending us an e-mail, writing us at Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801, or calling us at the number on the back of your Card. If you telephone or e-mail us instead of writing, you may lose certain rights the law gives you to dispute billing errors (see "Your Billing Rights").

If You Have a Complaint with Us.

We are committed to providing quality products and services to our customers. To do this, we seek opportunities to make lives simpler for our customers, provide avenues for our customers to report any form of dissatisfaction that they may have with us and have established complaint principals. For additional information about our complaint policy, please refer to the Customer Service section on www.barclaycardus.com. If you are unhappy and would like to submit a complaint, you can do so by either writing us at Card Services, P.O. Box 8801, Wilmington, DE 19899-8801, or calling us at 1-888-232-0780 [TDD: 1-866-4-TDD-705 (or 1-866-483-3705)].

Arbitration.

At the election of either you or us, any claim, dispute or controversy ("Claim") by either you or us against the other, arising from or relating in any way to this Agreement or your Account, or their establishment, or any transaction or activity on your Account, including (without limitation) Claims based on contract, tort (including intentional torts), fraud, agency, negligence, statutory or regulatory provisions or any other source of law and (except as otherwise specifically provided in this Agreement) Claims regarding the applicability of this arbitration provision or the validity of the entire Agreement, shall be resolved exclusively by arbitration. For purposes of this provision, "you" includes yourself, any authorized user on the Account, and any of your agents, beneficiaries or assigns, or anyone acting on behalf of the foregoing, and "we" or "us" includes our employees, parents, subsidiaries, affiliates, beneficiaries, agents and assigns, and to the extent included in a proceeding in which Barclays is a party, its service providers and marketing partners. Any Claims sought to be made or remedies sought to be obtained as part of any class action, private attorney general or other representative action (hereafter all included in the term "class action") shall be subject to arbitration, and arbitrated on an individual basis between you and us, not on a class or representative or other collective basis. The arbitrator shall not have any authority to entertain a claim, or to award any relief, on behalf of or against anyone other than a named party to the arbitration proceeding. If any Claim is advanced in a court, arbitration may be elected under this provision instead, and the right to elect arbitration shall not be deemed to have been waived if the election is made at any time before commencement of trial.

Alternatively, you and we may pursue a Claim within the jurisdiction of the Justice of the Peace Court in Delaware, or the equivalent court in your home jurisdiction, provided that the action remains in that court, is made on behalf of or against you only and is not made part of a class action, private attorney general action or other representative or collective action.

The arbitration shall be administered by the American Arbitration Association, www.adr.org, 950 Warren Avenue, East Providence, Rhode Island, 02914, 1-866-293-4053 (the "Administrator"). The Administrator provides information about arbitration, its arbitration rules and procedures, fee schedule and claims forms at its web site or by mail as set forth above. The Administrator will apply the rules and procedures in effect and applicable to the claim at the time the arbitration is filed. The Claim will be heard before a single arbitrator. The arbitration will not be consolidated with any other arbitration proceedings. The Administrator shall resolve each dispute in accordance with applicable law.

If you commence arbitration, you must provide us the notice required by the Administrator's rules and procedures. The notice may be sent to us at Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801. If we commence arbitration, we will provide you notice at your last known billing address. We agree to honor a request by you to remove the action to a Small Claims Court, provided that we receive the request within thirty days of the notice of commencement of arbitration. Any arbitration hearing at which you appear will take place at a location within the federal judicial district that includes your billing address at the time the Claim is filed.

This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16. No class actions, joinder or consolidation of any Claim with a Claim of any other person or entity shall be allowable in arbitration, without the written consent of both you and us. In the event that there is a dispute about whether limiting arbitration of the parties' dispute to non-class proceedings is enforceable under applicable law, then that question shall be resolved by litigation in a court rather than by the arbitrator; and to the extent it is determined that resolution of a Claim shall proceed on a class basis, it shall so proceed in a court of competent jurisdiction rather than in arbitration.

A party can file with the Administrator a written appeal of a single arbitrator's award within 30 days of award issuance, requesting a new arbitration in front of three neutral arbitrators designated by the Administrator. The panel will reconsider all factual and legal issues, following the same rules of procedure, and will make decisions based on majority vote. Any final arbitration award will be binding on the named parties and enforceable by any court having jurisdiction. Judgment upon any arbitration award may be entered in any court having jurisdiction.

We will pay, or reimburse you for, all fees or costs to the extent required by law or the rules of the arbitration Administrator. Whether or not required by law or such rules, if you prevail at arbitration on any Claim against us, we will reimburse you for any fees paid to the Administrator in connection with the arbitration proceedings. Under no circumstances will we seek from you payment or reimbursement of any fees that we incur in connection with arbitration. In addition, in any arbitration that you elect to file that could be heard in Small Claims Court in your jurisdiction, we will pay the filing fees and other arbitration fees above the cost of filing in that Small Claims Court. If you are required to advance any fees or costs to the arbitration Administrator, but you ask us to do so in your stead, we will consider and respond to your request.

This arbitration agreement applies to all Claims now in existence or that may arise in the future, and it survives the termination of the Cardmember Agreement and the Account relationship, including your payment in full, and your filing of bankruptcy. Nothing in this Agreement shall be construed to prevent any party's use of (or advancement of any claims, defenses, or offsets in) bankruptcy or repossession, replevin, judicial foreclosure or any other prejudgment or provisional remedy relating to any collateral, security or property interests for contractual debts now or hereafter owed by either party to the other under this Agreement.

ARBITRATION WITH RESPECT TO A CLAIM IS BINDING AND NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION YOU AND WE WILL NOT HAVE THE RIGHTS THAT ARE PROVIDED IN COURT INCLUDING THE RIGHT TO A TRIAL BY JUDGE OR JURY AND THE RIGHT TO PARTICIPATE OR BE REPRESENTED IN PROCEEDINGS BROUGHT BY OTHERS SUCH AS CLASS ACTIONS OR SIMILAR PROCEEDINGS. IN ADDITION, THE RIGHT TO DISCOVERY AND THE RIGHT TO APPEAL ARE ALSO LIMITED OR ELIMINATED BY ARBITRATION. ALL OF THESE RIGHTS ARE WAIVED AND ALL CLAIMS MUST BE RESOLVED THROUGH ARBITRATION.

YOUR BILLING RIGHTS

Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within **10 days** telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

EXHIBIT F



Payment Due Date	June 05, 2014
Minimum Payment Due	\$48.43
Previous Balance	\$288.50
Statement Balance	\$314.05

Customer News

IMPORTANT INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CHANGES TO YOUR MASTERCARD® BENEFITS

Effective May 1, 2014, the benefits you receive with your Barclaycard Rewards MasterCard® will be changing. The Roadside Assistance benefit you receive will no longer be available and you will be receiving new benefits - Identity Theft Help Line and Price Protection. Finally, the provider for Auto Rental Collision Damage Waiver on your MasterCard will be replaced. The coverage you receive is the same; however, the provider contact information has changed.

For more details on your individual benefits and benefit administrator contact information, please see the new Guide to Benefits at www.BarclaycardUS.com.

Barclaycard Rewards® MasterCard® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 04/09/14 - 05/08/14

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$48.43
Payment Due Date	06/05/14
Statement End Date	05/08/14
Credit Line	\$2,000.00
Credit Available	\$1,685.95
Cash Credit Line	\$800.00
Cash Credit Available	\$8.00
Past Due Amount	\$20.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$288.50
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$20.00
+ Interest Charged	\$5.55
Statement Balance	\$314.05

Payment Information

Statement Balance	\$314.05
Minimum Payment Due	\$48.43
Payment Due Date	6/5/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 months	\$365.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$48.43
Statement Balance \$314.05
Payment Due Date June 05, 2014



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500004843000314059



Reward Summary

Beginning points balance	+	361
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	361

Activity for MARK B ANDERSON - card ending in 4985

No Transaction Activity At This Time

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
05/05	05/05	LATE PAYMENT FEE	\$20.00
Total Fees for this Period			\$20.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
05/08	05/08	INTEREST CHARGE ON PURCHASES	\$5.55
Total Interest for this Period			\$5.55

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2014	\$20.00	Total Interest charged in 2014	\$5.55
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2014. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$293.82	22.99%(v)	\$5.55
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99%(v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24%(v)	\$0.00
Total				\$5.55

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you may avoid paying interest on Purchases (except for purchases of Cash Equivalents which includes money orders,

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

055817 3/4



Important Information

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travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers. Cash Equivalents are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information) in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. For Balance Transfers, interest will accrue from the transaction date which generally will be the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. If you are charged interest in a billing cycle, we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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055817 4/4



Payment Due Date	July 05, 2014
Minimum Payment Due	\$20.00
Previous Balance	\$314.05
Statement Balance	\$249.22

Customer News

MANAGE YOUR SPENDING ONLINE

Make all your everyday purchases with your Barclaycard Rewards Credit Card. It's a great way to track your monthly expenses. Just log in to www.BarclaycardUS.com to view your up-to-date account activity and to download transactions into your favorite financial management software.

Barclaycard Rewards® MasterCard® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 05/09/14 - 06/08/14

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$20.00
Payment Due Date	07/05/14
Statement End Date	06/08/14
Credit Line	\$2,000.00
Credit Available	\$1,750.78
Cash Credit Line	\$800.00
Cash Credit Available	\$800.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$314.05
- Payments	\$70.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$5.17
Statement Balance	\$249.22

Payment Information

Statement Balance	\$249.22
Minimum Payment Due	\$20.00
Payment Due Date	7/5/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	15 months	\$287.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$20.00
Statement Balance \$249.22
Payment Due Date July 05, 2014



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500002000000249221



Reward Summary

Beginning points balance	+	361
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	361

Activity for MARK B ANDERSON - card ending in 4985

Payments			
Trans Date	Posting Date	Transaction Description	Amount
05/17	05/19	Payment Received RBS CITIZENS,	-\$70.00
Total Payment Activity			-\$70.00

Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
06/08	06/08	INTEREST CHARGE ON PURCHASES	\$5.17
Total Interest for this Period			\$5.17
Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
Total Fees for this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2014	\$20.00	Total Interest charged in 2014	\$10.72
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2014. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$264.73	22.99% (v)	\$5.17
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99% (v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24% (v)	\$0.00
Total				\$5.17

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you may avoid paying interest on Purchases (except for purchases of Cash Equivalents which includes money orders,

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers. Cash Equivalents are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information) in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. For Balance Transfers, interest will accrue from the transaction date which generally will be the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. If you are charged interest in a billing cycle, we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	August 05, 2014
Minimum Payment Due	\$20.00
Previous Balance	\$249.22
Statement Balance	\$369.14

Customer News

SIMPLIFY YOUR LIFE!

Use your Barclaycard Rewards Credit Card to automatically pay bills from your phone and electric companies. Plus, set up your card as your preferred transaction method at your favorite online stores. You'll enjoy making one easy monthly payment for all.

Barclaycard Rewards® MasterCard® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 06/09/14 - 07/08/14

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$20.00
Payment Due Date	08/05/14
Statement End Date	07/08/14
Credit Line	\$2,000.00
Credit Available	\$1,630.86
Cash Credit Line	\$800.00
Cash Credit Available	\$800.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$249.22
- Payments	\$40.00
+ Purchases	\$154.44
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$5.48
Statement Balance	\$369.14

Payment Information

Statement Balance	\$369.14
Minimum Payment Due	\$20.00
Payment Due Date	8/5/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	23 months	\$459.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$20.00
Statement Balance \$369.14
Payment Due Date August 05, 2014



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500002000000369145



Reward Summary

Beginning points balance	+	361
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	154
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	154
Points redeemed this month	+	0
Ending points balance	=	515

Activity for MARK B ANDERSON - card ending in 4985

Payments				
Trans Date	Posting Date	Transaction Description		Amount
06/10	06/10	Payment Received	RBS CITIZENS,	-\$20.00
06/10	06/10	Payment Received	RBS CITIZENS,	-\$20.00
Total Payment Activity				-\$40.00
Purchases				
06/24	06/25	BOOTH HOTEL CORPORATIO	OGUNQUIT ME	\$154.44
Total Purchase Activity				\$154.44

Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
07/08	07/08	INTEREST CHARGE ON PURCHASES	\$5.48
Total Interest for this Period			\$5.48
Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
Total Fees for this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2014	\$20.00	Total Interest charged in 2014	\$16.20
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2014. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$290.06	22.99% (v)	\$5.48
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99% (v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24% (v)	\$0.00
Total				\$5.48
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate				



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

Payment Due Date. You may also avoid paying interest on Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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054856 4/4



Payment Due Date	September 05, 2014
Minimum Payment Due	\$50.99
Previous Balance	\$369.14
Statement Balance	\$394.98

Customer News

IMPORTANT INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Barclaycard Rewards® MasterCard® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 07/09/14 - 08/08/14

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$50.99
Payment Due Date	09/05/14
Statement End Date	08/08/14
Credit Line	\$2,000.00
Credit Available	\$1,605.02
Cash Credit Line	\$800.00
Cash Credit Available	\$8.00
Past Due Amount	\$20.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$369.14
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$1.48
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$20.00
+ Interest Charged	\$7.32
Statement Balance	\$394.98

Payment Information

Statement Balance	\$394.98
Minimum Payment Due	\$50.99
Payment Due Date	9/5/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	23 months	\$483.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$50.99
Statement Balance \$394.98
Payment Due Date September 05, 2014



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500005099000394988



Reward Summary

Beginning points balance	+	515
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	515

Activity for MARK B ANDERSON - card ending in 4985

Purchases			
Trans Date	Posting Date	Transaction Description	Amount
08/01	08/04	INTEREST CHRG ON PURCHASE	-\$1.48
Total Purchase Activity			-\$1.48

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
08/05	08/05	LATE PAYMENT FEE	\$20.00
Total Fees for this Period			\$20.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
08/08	08/08	INTEREST CHARGE ON PURCHASES	\$7.32
Total Interest for this Period			\$7.32

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2014	\$40.00	Total Interest charged in 2014	\$23.52
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2014. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$374.85	22.99%(v)	\$7.32
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99%(v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24%(v)	\$0.00
Total				\$7.32
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate				



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

Payment Due Date. You may also avoid paying interest on Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	October 05, 2014
Minimum Payment Due	\$20.00
Previous Balance	\$394.98
Statement Balance	\$351.20

Customer News

KNOWLEDGE IS POWER!

Want to know when your payment is due, or confirm that we've received it? Just log in to www.BarclaycardUS.com and customize your Email Alert preferences.

Barclaycard Rewards® MasterCard® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 08/09/14 - 09/08/14

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$20.00
Payment Due Date	10/05/14
Statement End Date	09/08/14
Credit Line	\$2,000.00
Credit Available	\$1,648.80
Cash Credit Line	\$800.00
Cash Credit Available	\$800.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$394.98
- Payments	\$50.99
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$7.21
Statement Balance	\$351.20

Payment Information

Statement Balance	\$351.20
Minimum Payment Due	\$20.00
Payment Due Date	10/5/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 months	\$432.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$20.00
Statement Balance \$351.20
Payment Due Date October 05, 2014



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500002000000351207



Reward Summary

Beginning points balance	+	515
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	515

Activity for MARK B ANDERSON - card ending in 4985

Payments			
Trans Date	Posting Date	Transaction Description	Amount
08/22	08/22	Payment Received RBS CITIZENS,	-\$50.99
Total Payment Activity			-\$50.99

Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
09/08	09/08	INTEREST CHARGE ON PURCHASES	\$7.21
Total Interest for this Period			\$7.21
Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
Total Fees for this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2014	\$40.00	Total Interest charged in 2014	\$30.73
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2014. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$368.96	22.99% (v)	\$7.21
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99% (v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24% (v)	\$0.00
Total				\$7.21
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate				

Customer Notifications

IMPORTANT INFORMATION

An interest charge credit has been applied to your account. This credit appeared on your previous billing statement.



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

Payment Due Date. You may also avoid paying interest on Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	November 05, 2014
Minimum Payment Due	\$50.26
Previous Balance	\$351.20
Statement Balance	\$377.95

Customer News

IMPORTANT INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Barclaycard Rewards® MasterCard® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 09/09/14 - 10/08/14

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$50.26
Payment Due Date	11/05/14
Statement End Date	10/08/14
Credit Line	\$2,000.00
Credit Available	\$1,622.05
Cash Credit Line	\$800.00
Cash Credit Available	\$8.00
Past Due Amount	\$20.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$351.20
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$20.00
+ Interest Charged	\$6.75
Statement Balance	\$377.95

Payment Information

Statement Balance	\$377.95
Minimum Payment Due	\$50.26
Payment Due Date	11/5/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 months	\$440.00

If you would like information about credit counseling services, please call 800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.

053320 1/4



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$50.26
Statement Balance \$377.95
Payment Due Date November 05, 2014



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500005026000377950

11



Reward Summary

Beginning points balance	+	515
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	515

Activity for MARK B ANDERSON - card ending in 4985

No Transaction Activity At This Time

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
10/05	10/06	LATE PAYMENT FEE	\$20.00
Total Fees for this Period			\$20.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
10/08	10/08	INTEREST CHARGE ON PURCHASES	\$6.75
Total Interest for this Period			\$6.75

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2014	\$60.00	Total Interest charged in 2014	\$37.48
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2014. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$357.09	22.99%(v)	\$6.75
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99%(v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24%(v)	\$0.00
Total				\$6.75

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5:00 P.M. E.T. that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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053320-4/4



Payment Due Date	December 05, 2014
Minimum Payment Due	\$96.57
Previous Balance	\$377.95
Statement Balance	\$420.49

Customer News

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

- Unless, within 30 days after receipt of this notice, you dispute the validity of the debt, or any portion thereof, we will assume the debt to be valid (subject to any rights you may have under the Fair Credit Billing Act).
- If you notify us in writing at the address listed below within 30 days after receipt of this notice that the debt, or any portion thereof is disputed, we will obtain verification of the debt and provide you with copies of the information we relied on to verify the debt.

Card Services
PO Box 8833
Wilmington, DE 19899-8833

Barclaycard Rewards® MasterCard® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 10/09/14 - 11/08/14

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$96.57
Payment Due Date	12/05/14
Statement End Date	11/08/14
Credit Line	\$0.00
Credit Available	\$0.00
Cash Credit Line	\$0.00
Cash Credit Available	\$0.00
Past Due Amount	\$50.26
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$377.95
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$35.00
+ Interest Charged	\$7.54
Statement Balance	\$420.49

Payment Information

Statement Balance	\$420.49
Minimum Payment Due	\$96.57
Payment Due Date	12/5/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 months	\$483.00

If you would like information about credit counseling services, please call 800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$96.57
Statement Balance \$420.49
Payment Due Date December 05, 2014



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500009657000420492



Reward Summary

Beginning points balance	+	515
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	0

Activity for MARK B ANDERSON - card ending in 4985

No Transaction Activity At This Time

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
11/05	11/05	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
11/08	11/08	INTEREST CHARGE ON PURCHASES	\$7.54
Total Interest for this Period			\$7.54

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2014	\$95.00	Total Interest charged in 2014	\$45.02
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2014. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$386.06	22.99%(v)	\$7.54
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99%(v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24%(v)	\$0.00
Total				\$7.54

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5:00 P.M. E.T. that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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051978-4/4



Payment Due Date	January 05, 2015
Minimum Payment Due	\$145.88
Previous Balance	\$420.49
Statement Balance	\$465.60

Customer News

STAY CONNECTED

Visit www.BarclaycardUS.com to view up-to-date account activity, download transactions, make payments and transfer balances. You have 24/7 access!

Barclaycard Rewards® MasterCard® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 11/09/14 - 12/08/14

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$145.88
Payment Due Date	01/05/15
Statement End Date	12/08/14
Credit Line	\$0.00
Credit Available	\$0.00
Cash Credit Line	\$0.00
Cash Credit Available	\$0.00
Past Due Amount	\$96.57
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$420.49
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$37.00
+ Interest Charged	\$8.11
Statement Balance	\$465.60

Payment Information

Statement Balance	\$465.60
Minimum Payment Due	\$145.88
Payment Due Date	1/5/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 months	\$527.00

If you would like information about credit counseling services, please call 800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$145.88
Statement Balance \$465.60
Payment Due Date January 05, 2015



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500014588000465606



Reward Summary

Beginning points balance	+	0
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	0

Activity for MARK B ANDERSON - card ending in 4985

No Transaction Activity At This Time

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
12/05	12/05	LATE PAYMENT FEE	\$37.00
Total Fees for this Period			\$37.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
12/08	12/08	INTEREST CHARGE ON PURCHASES	\$8.11
Total Interest for this Period			\$8.11

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2014	\$132.00	Total Interest charged in 2014	\$53.13
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2014. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$429.29	22.99%(v)	\$8.11
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99%(v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24%(v)	\$0.00
Total				\$8.11

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5:00 P.M. E.T. that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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051714-4/4



Payment Due Date	February 05, 2015
Minimum Payment Due	\$119.81
Previous Balance	\$465.60
Statement Balance	\$435.63

Customer News

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

- Unless, within 30 days after receipt of this notice, you dispute the validity of the debt, or any portion thereof, we will assume the debt to be valid (subject to any rights you may have under the Fair Credit Billing Act).
- If you notify us in writing at the address listed below within 30 days after receipt of this notice that the debt, or any portion thereof is disputed, we will obtain verification of the debt and provide you with copies of the information we relied on to verify the debt.

Card Services
PO Box 8833
Wilmington, DE 19899-8833

Barclaycard® Credit Card® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 12/09/14 - 01/08/15

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$119.81
Payment Due Date	02/05/15
Statement End Date	01/08/15
Credit Line	\$0.00
Credit Available	\$0.00
Cash Credit Line	\$0.00
Cash Credit Available	\$0.00
Past Due Amount	\$70.88
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$465.60
- Payments	\$75.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$37.00
+ Interest Charged	\$8.03
Statement Balance	\$435.63

Payment Information

Statement Balance	\$435.63
Minimum Payment Due	\$119.81
Payment Due Date	2/5/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 months	\$495.00

If you would like information about credit counseling services, please call 800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$119.81
Statement Balance \$435.63
Payment Due Date February 05, 2015



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500011981000435639



Reward Summary

Beginning points balance	+	0
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	0

Activity for MARK B ANDERSON - card ending in 4985

Payments			
Trans Date	Posting Date	Transaction Description	Amount
12/14	12/15	Payment Received RBS CITIZENS,	-\$75.00
Total Payment Activity			-\$75.00

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
01/05	01/05	LATE PAYMENT FEE	\$37.00
Total Fees for this Period			\$37.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
01/08	01/08	INTEREST CHARGE ON PURCHASES	\$8.03
Total Interest for this Period			\$8.03

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2015	\$37.00	Total Interest charged in 2015	\$8.03
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2015. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$411.40	22.99%(v)	\$8.03
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99%(v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24%(v)	\$0.00
Total				\$8.03
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate				



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5:00 P.M. E.T. that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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051132-4/4



Payment Due Date	March 05, 2015
Minimum Payment Due	\$169.84
Previous Balance	\$435.63
Statement Balance	\$481.31

Customer News

YOUR 2014 ANNUAL SUMMARY IS HERE!

It's a handy breakdown of all your card transactions during the past year.

You can view, download and print it at www.BarclaycardUS.com.

See itemized purchases and payments - listed by category, organized by month.

Make tax-time easier - get details of your transactions, including those made by authorized users.

It's ready now. See your Annual Summary Statement by logging in at www.BarclaycardUS.com and by clicking the banner on your Account Summary Page. And while you're there, check out your Annual Guide to Benefits to take full advantage of your Credit Card credit card.

Barclaycard® Credit Card® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 01/09/15 - 02/08/15

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$169.84
Payment Due Date	03/05/15
Statement End Date	02/08/15
Credit Line	\$0.00
Credit Available	\$0.00
Cash Credit Line	\$0.00
Cash Credit Available	\$0.00
Past Due Amount	\$119.81
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$435.63
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$37.00
+ Interest Charged	\$8.68
Statement Balance	\$481.31

Payment Information

Statement Balance	\$481.31
Minimum Payment Due	\$169.84
Payment Due Date	3/5/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	16 months	\$540.00

If you would like information about credit counseling services, please call 800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$169.84
Statement Balance \$481.31
Payment Due Date March 05, 2015



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500016984000481317



Reward Summary

Beginning points balance	+	0
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	0

Activity for MARK B ANDERSON - card ending in 4985

No Transaction Activity At This Time

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
02/05	02/05	LATE PAYMENT FEE	\$37.00
Total Fees for this Period			\$37.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
02/08	02/08	INTEREST CHARGE ON PURCHASES	\$8.68
Total Interest for this Period			\$8.68

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2015	\$74.00	Total Interest charged in 2015	\$16.71
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2015. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$444.55	22.99%(v)	\$8.68
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99%(v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24%(v)	\$0.00
Total				\$8.68

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5:00 P.M. E.T. that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

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Important Information

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Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	April 05, 2015
Minimum Payment Due	\$220.31
Previous Balance	\$481.31
Statement Balance	\$526.97

Barclaycard[®] Credit Card[®] Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 02/09/15 - 03/08/15

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$220.31
Payment Due Date	04/05/15
Statement End Date	03/08/15
Credit Line	\$0.00
Credit Available	\$0.00
Cash Credit Line	\$0.00
Cash Credit Available	\$0.00
Past Due Amount	\$169.84
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$481.31
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$37.00
+ Interest Charged	\$8.66
Statement Balance	\$526.97

Payment Information

Statement Balance	\$526.97
Minimum Payment Due	\$220.31
Payment Due Date	4/5/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	16 months	\$586.00

If you would like information about credit counseling services, please call 800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.

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Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$220.31
Statement Balance \$526.97
Payment Due Date April 05, 2015



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500022031000526976

11



Reward Summary

Beginning points balance	+	0
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	0

Activity for MARK B ANDERSON - card ending in 4985

No Transaction Activity At This Time

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
03/05	03/05	LATE PAYMENT FEE	\$37.00
Total Fees for this Period			\$37.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
03/08	03/08	INTEREST CHARGE ON PURCHASES	\$8.66
Total Interest for this Period			\$8.66

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2015	\$111.00	Total Interest charged in 2015	\$25.37
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2015. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 28 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$490.71	22.99%(v)	\$8.66
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99%(v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24%(v)	\$0.00
Total				\$8.66

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5:00 P.M. E.T. that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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092059-4/4



Payment Due Date	May 05, 2015
Minimum Payment Due	\$245.31
Previous Balance	\$526.97
Statement Balance	\$537.36

Customer News

IMPORTANT ACCOUNT INFORMATION

As a courtesy we did not charge you a late payment fee this month despite the fact that your payment was late. We strongly urge you to pay your bill by the due date to avoid damage to your credit or future late fees and higher interest rates.

Barclaycard® Credit Card® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 03/09/15 - 04/08/15

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$245.31
Payment Due Date	05/05/15
Statement End Date	04/08/15
Credit Line	\$0.00
Credit Available	\$0.00
Cash Credit Line	\$0.00
Cash Credit Available	\$0.00
Past Due Amount	\$220.31
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$526.97
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$10.39
Statement Balance	\$537.36

Payment Information

Statement Balance	\$537.36
Minimum Payment Due	\$245.31
Payment Due Date	5/5/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$0.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	15 months	\$591.00

If you would like information about credit counseling services, please call 800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$245.31
Statement Balance \$537.36
Payment Due Date May 05, 2015



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500024531000537368



Reward Summary

Beginning points balance	+	0
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	0

Activity for MARK B ANDERSON - card ending in 4985

No Transaction Activity At This Time

Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
04/08	04/08	INTEREST CHARGE ON PURCHASES	\$10.39
Total Interest for this Period			\$10.39
Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
Total Fees for this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2015	\$111.00	Total Interest charged in 2015	\$35.76
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2015. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$531.98	22.99% (v)	\$10.39
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99% (v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24% (v)	\$0.00
Total				\$10.39

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5:00 P.M. E.T. that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	June 05, 2015
Minimum Payment Due	\$270.31
Previous Balance	\$537.36
Statement Balance	\$547.61

Customer News

ANNUAL PRIVACY POLICY

Our Annual Privacy Policy is enclosed for your review. You have the opportunity to choose how your personal information can be shared. Our Privacy Policy gives you the facts about:

- How we collect, share, and protect your personal information
- The types of personal information that we collect and share
- What specific information you can limit us from sharing with others
- How you can contact us to limit data sharing

Please see the section in our Privacy Policy labeled "To limit our direct marketing," which describes how we may provide offers for financial products to you by mail, email, telephone, and other channels such as social media, and how you may direct us not to send you such offers.

Please understand that your decisions could affect the types of offers that are made available to you.

Barclaycard® Credit Card® Statement

Primary Account Number Ending in: 4985
Statement Billing Period: 04/09/15 - 05/08/15

Page 1 of 4
Questions? Call 1-866-928-8598
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$270.31
Payment Due Date	06/05/15
Statement End Date	05/08/15
Credit Line	\$0.00
Credit Available	\$0.00
Cash Credit Line	\$0.00
Cash Credit Available	\$0.00
Past Due Amount	\$245.31
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$537.36
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$10.25
Statement Balance	\$547.61

Payment Information

Statement Balance	\$547.61
Minimum Payment Due	\$270.31
Payment Due Date	6/5/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$0.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	15 months	\$598.00

If you would like information about credit counseling services, please call 800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5148-8750-5536-4985
Minimum Payment Due \$270.31
Statement Balance \$547.61
Payment Due Date June 05, 2015



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



More Ways to Pay

866-928-8598
BarclaycardUS.com
Barclaycard Mobile App

----- manifest line -----

MARK B ANDERSON
8 SUMNER TER 1
DORCHESTER MA 02125-1742



514887505536498500027031000547612



Reward Summary

Beginning points balance	+	0
Points earned on your everyday spend category this period	+	0
Points earned on other activity	+	0
Bonus points	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Points earned this period	+	0
Points redeemed this month	+	0
Ending points balance	=	0

Activity for MARK B ANDERSON - card ending in 4985

No Transaction Activity At This Time

Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
05/08	05/08	INTEREST CHARGE ON PURCHASES	\$10.25
Total Interest for this Period			\$10.25
Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
Total Fees for this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2015	\$111.00	Total Interest charged in 2015	\$46.01
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2015. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$542.29	22.99% (v)	\$10.25
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	22.99% (v)	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24% (v)	\$0.00
Total				\$10.25

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-928-8598 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-866-928-8598.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-928-8598. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5:00 P.M. E.T. that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

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To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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EXHIBIT G

EXHIBIT B

BILL OF SALE

Barclays Bank Delaware ("Seller"), for value received and pursuant to the terms and conditions of the Bulk Debt Sale Agreement (the "Agreement") dated June 26, 2015 between Seller and Midland Funding LLC ("Purchaser"), hereby assigns, conveys, grants and delivers to Purchaser, effective as of the Closing Date of June 26, 2015 all rights title and interest of Seller in and to those certain evidences of debt ("Accounts") described on the computer files named FINAL sale file encore 062415_TD furnished by Seller to Purchaser with a current balance totaling [REDACTED]. Capitalized terms used herein, but not otherwise defined shall have the meanings given to them in the Agreement.

Amounts due to Seller by Purchaser in U.S. Dollars by a wire transfer to be received by Seller on Closing Date by 5:00 p.m. to the Federal Reserve Account after confirming the Bill of Sale.



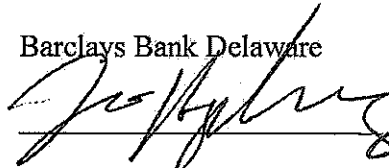
This Bill of Sale is executed without recourse except as stated in the Agreement. No other representation or warranty of title or enforceability is expressed or implied.

To Seller's knowledge, the Account Data for each Purchased Account (collectively, "Seller's Accounts Information") is true and complete as of the Closing Date. Further, all of the information contained in Seller's Accounts Information (a) constitutes Seller's own business records regarding the Accounts and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. All of Seller's Accounts Information has been kept in the regular course of Seller's business, and was made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person (i) with knowledge of the data entered into and maintained in Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records.

SELLER:

Barclays Bank Delaware

By:

 Date: 6/26/15

Title:

VP - RECOVERY OPERATIONS

EXHIBIT H

Companion Certificate: A Companion Certificate will be sent to you on your Account-opening anniversary every year you are a cardmember. The certificate is valid for two (2) \$99.00 companion tickets, valid for coach class travel within and between the continental U.S. and Canada. The qualifying ticket (minimum fare purchase of \$250.00 required) and the companion ticket(s) do not include the following (per ticket) additional taxes, fees and charges, which all passengers are responsible for the payment of 1) a \$3.50 federal excise tax imposed on each flight segment of the itinerary (a flight segment is defined as a takeoff and landing); 2) passenger facilities charges of up to \$18.00, depending on the itinerary; 3) the September 11th Security Fee of up to \$10.00 per itinerary; and 4) for travel to Canada, passengers are responsible for payment of as much as \$30.00 of additional government imposed taxes, fees and charges composed of a Federal immigration fee of \$7.00, airport fees of up to \$13.00, and Canada Air Traveler Security charge of \$10.00. Specific taxes, fees, and charges may vary due to itineraries

US Airways Club: The complimentary US Airways Club day pass, valid for a one-time visit at any domestic Club, expires one (1) year from date of issue. The \$75.00 discount toward a new annual membership cannot be combined with any other US Airways discount or Preferred member price. Your first Club day pass and \$75.00 discount will be included in your Welcome Kit; thereafter, your annual Club day pass will arrive in your cardholder statement on your Account-opening anniversary.

Dividend Miles Dining Program: The Dividend Miles Dining Program is operated by Rewards Network Inc. in conjunction with US Airways® Inc. Participation in the Dining Program is governed by the Terms and Conditions found on the Program Web site at www.usairways.rewardsnetwork.com/terms.htm. Rewards Network respects your privacy and will not share information about you with unaffiliated third parties. For more information, see Rewards Network's Privacy Policy which is posted on its Web site at www.usairways.rewardsnetwork.com/privacy.htm. You may also contact Dividend Miles Dining Member Services at 1-800-818-8340 to request that a copy of the Privacy Policy or Terms and Conditions be sent to you. All Dividend Miles Terms and Conditions apply.

privacy and security practices to promote trust and confidence on the internet. More information about BBBOnLine is available at www.bbbonline.org. Our Privacy Policy is designed to provide you with protection and value. And it's written in "plain English." Here are the highlights:

- We do not sell information about you or your Accounts.
- When we share information, it is only according to the guidelines described in the Cardmember Privacy Policy.

- We do not share information with third party marketers unless you expressly authorize us to share the information.

OUR PRIVACY OPTIONS – Offers of Goods and Services.

You would like to review or change your election you may do so, at any time, by visiting our website at the web address listed on the back of your card, by calling us at 1-866-203-9560 or by writing to Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801.

We collect customer information from a variety of sources:

Marketing partners and publicly available databases. (We receive information from our marketing partners, e.g., colleges, universities, charities, financial institutions, and other businesses and public databases, which are used to help us serve you.)

We also may place web advertisements that link to our site from other websites. The companies that place or "serve" the advertisements use their own cookies, which are different from the cookies on our site on which the advertising appears. The cookies used by the companies that may serve ads for us do not track your name, address, email address, or phone number. The ad server's cookie may recognize your computer and allows the ad server to determine automatically which ads to show you, based on your use of our website, other sites you have visited, and ads you have previously viewed.

iii. Sharing Information with Merchants.

a. Mail and email offers. We may provide offers of goods and services to you by mail and email without sharing information with the merchants who provide these goods and services. We do this by controlling the process by which the offers are extended. For example, a merchant wants to make a discount offer to our Account holders. Based on our knowledge of our customers, we select the Account holders we believe will most likely be interested in the offer and arrange to have a service provider mail or email the offer to you under the same security precautions we use to send a monthly statement. The only information we provide the mail or email service provider is your name and address. Our contract with the service provider prohibits use of your name and address for any other purposes, and we take security precautions to monitor compliance. The merchant gets no information about you unless, and until, you respond to the offer. For more information about consent to receive offers, see "Your Privacy Options".

b. Phone offers. We may provide offers of goods and services by telephone. In doing so, we do not disclose any of your personal information to merchants on whose behalf we extend offers of goods and services. To the extent we engage a service provider to assist us in extending the offer, the only information we will provide the service provider is your name, address, phone number and an internal reference number. We provide your name, address, and phone number to allow our service provider to contact you. The internal reference number cannot be used to process a charge to your Account. The internal reference number is used by the service provider to advise us that you have agreed to a transaction. When you accept an offer, we use the internal reference number to match the transaction to your Account to allow the transaction to be processed without you giving your Account number over the phone. This process provides two advantages: first, it minimizes the possibility of misuse of your Account by limiting those with access to your Account number; and second, you know that the offer is being extended by us and will include a generous return and refund policy to allow you to shop in confidence. We always take security precautions to monitor and prevent misuse of the information provided to the service provider. For more information about your consent to receive offers, see "Your Privacy Options" on page 2.

iv. Sharing Information with Partners.

We offer our products in conjunction with colleges, universities, charities, financial institutions, and other businesses. By joining through one of these endorsed relationships, you agree to the sharing of information with that partner. These relationships are clearly stated in the Account application, and by applying for these products you agree to the information sharing by us and the partner, which may include: your name, address, phone number, and email address. To the extent a program includes a rewards program or other benefit based on Account usage, we will provide the partner with

From time to time, we may enter into marketing agreements with other financial institutions to jointly offer a product. In these cases, we may share all information we collect about you to determine your eligibility for the products and to extend an offer to you. This information sharing will be subject to the same contractual restrictions and security precautions used for sharing information with service providers and vendors. Your options regarding these offers (and the sharing of information) are the same as those available for information sharing with one of our affiliates.

vi. Credit Reports and Other Uses of Information.

In applying for an Account, you agree that we may request consumer credit reports from one or more credit reporting agencies in connection with your application and after the opening of your Account, the administration of your Account. You also authorize us to exchange credit information concerning you or your use of the Account with (and answer questions and requests from) others, such as merchants, other lenders, and credit reporting agencies.

We also share information with collection agencies, lawyers, accountants, auditors, bank regulators, and law enforcement as may be necessary in the administration of your Account or to respond to a legal inquiry or subpoena.

Minors. We do not knowingly offer products and services to minors. Similarly, we do not collect information about children, except to identify beneficiaries. Our application approval process is designed to identify applications submitted by children and to prevent their opening an Account. We may offer Uniform Gifts to Minor Accounts, which typically include the name of the minor but may only be opened with an adult signatory on the Account.

Access to Account Information and Correction of Errors.

You have the right to access your Account details and transaction information, including your application. Up to 14 months of statements are available online on the website set forth on the back of your card. If you have a question or believe there is an error on your Account, write, log in to send us an email via our secure website, or call us as soon as possible so as not to lose any rights. When contacting us be sure to include your name and Account number, along with a description of the error including the dollar value.

Questions.

We are committed to customer service and privacy. If you have any questions, comments, or concerns regarding our Privacy Policy and its implementation, please do not hesitate to visit our website at the web address listed on the back of your card, send us an email, or call us at 1-866-203-9560.

Please note, the phone number included in this Cardmember Agreement and Pricing Policy will not be available until June 23, 2009.

C. Privacy Policy

A. BARCLAYS BANK DELAWARE CARDMEMBER AGREEMENT

1. Introduction.

This Agreement (and any amendments) and the enclosed Important Account Information document establishes the terms of your Credit Card Cardmember Account ("Account") with Barclays Bank Delaware, Wilmington, Delaware. Please read it carefully and keep it with your records. You do not need to sign this Agreement, but please sign the back of your credit card (the "Card"), if you have not already done so. All extensions of credit in connection with your Account are being made by Barclays Bank Delaware.

2. Definitions.

"You" and "your" refer to each person who has applied for, accepted, or used the Account and each person who has agreed to be responsible for the Account. The words "we," "us" and "our" refer to Barclays Bank Delaware. If we use a capitalized term in this document but do not define the term in this document, the term has the meaning as used in your monthly statement.

3. Using Your Account.

You agree to the terms and conditions of this Agreement. You may use your Card or Account to pay for goods, services or amounts owed wherever the Card is accepted ("Purchases"), to obtain funds using Convenience Checks and to transfer all or part of balances from Visa, MasterCard, American Express and Discover credit card accounts that you have with other banks or lenders ("Balance Transfers"). You also may use the Card to obtain cash loans ("Cash Advances") at any financial institution or automated teller machine that accepts the Card. You agree that we may credit your Account rather than issue cash refunds when you reverse transactions that were originally charged to your Account. You agree that you will not use your Card or Account in connection with any transaction that is prohibited or unenforceable and that if you do engage in such a transaction you waive any claim that the charge is collectible on the grounds the transaction was prohibited or unenforceable. The Card must be returned to us upon request. We may replace your Card with another Card at anytime.

4. Convenience Checks.

We may issue "Convenience Checks," which can be used to access your credit line. There is no grace period on Convenience Check transactions. Each Convenience Check will contain your Account number and may be used only by the person(s) whose name(s) is/are printed on it. Each must be completed and signed in the same manner as a regular personal check. If we provide Convenience Checks to you, you may not use them to pay any amount you owe under this Agreement or under any other account you may have with us. Unlike purchase transactions, there are no charge back rights with regard to Convenience Check transactions.

5. Obligations on Your Account.

You authorize us to pay and charge your Account for all Purchases, Balance Transfers, Convenience Checks and Cash Advances made or obtained by you or anyone you authorize to use your Card or Account. You agree to pay us for all of these Purchases, Balance Transfers, Convenience Checks and Cash Advances, plus any finance charges assessed on your Account and any other charges and fees which you may owe under the terms of this Agreement, whether resulting from 1) physical use of your Card or Convenience Checks, 2) mail order or telephone, computer or other electronic transaction made without presenting the Card or 3) any other circumstances where you authorize a charge, or authorize someone else to make a charge, to your Account. Each person who has agreed to be responsible on the Account is responsible to pay the full amount owed on the Account. We may require that you pay the full amount owed without first asking any other person(s) to pay. Instructions for making payments are on your monthly billing statement. Payments that comply with the requirements specified on or with your monthly billing statement, including the time of receipt, will be credited on the business day they are received. Payments must be mailed to the correct P.O. Box or street address specified for U.S. Priority Mail and overnight payments. **There may be a delay of up to five (5) days in crediting payments that are not made in accordance with those instructions. Please allow at least seven (7) days for the U.S. Postal Service to deliver your payment.** All payments must be made in U.S. dollars. Any payment made by check or other negotiable instrument or direct debit must be drawn on a U.S. bank or a U.S. branch of a foreign bank. We reserve the right to accept payments made in a foreign currency. If we do, we will select the foreign currency rate at our discretion. **Your available credit may not be immediately increased by the amount of the payment for up to seven (7) days to ensure we collect the funds from the bank on which your payment is drawn.** If you overpay or if there is a credit balance on your account, we will not pay interest on such amounts.

6. Payment Allocation.

Subject to any mandatory provisions of applicable law, we will apply your payments to the balances on your Account in whatever manner we determine. In most instances, we will allocate your payments to balances with lower Annual Percentage Rates (APRs) before balances with higher APRs. This may result in balances with lower APRs (such as balances with introductory or promotional APR offers) being paid before any other existing balances.

7. Credit Line/Authorized Usage.

Your credit line is shown on the folder containing your Card. **We may change your credit line from time to time—either increase or decrease it—in our sole discretion.** If at any time (including in the first month after your account is opened) you engage in account actions or activity that we perceive could have a negative impact on your credit standing with us, we may decrease your credit line or close your account. Your latest credit line will appear on your monthly billing statement. **You agree not to make a Purchase, authorize a Balance Transfer, use a Convenience Check or obtain a Cash Advance that would cause the unpaid balance of your Account to exceed your credit line. We may honor Purchases, Balance Transfers, Convenience Checks and/or Cash Advances in excess of your credit line at our sole discretion. If we do, this Agreement applies to that excess and you agree to pay the excess immediately if we request that you do so. In addition, we may impose an over your credit line charge as set forth in the Table of Account Fees and Other Charges. You agree that we may change or cancel your credit line at any time without affecting your obligation to pay amounts that you owe under this Agreement.** We may designate that only a portion of your credit line is available for Cash Advances. **If we do and you exceed your line, you will be considered to have exceeded your credit line for all purposes of this Agreement. We may limit the authorizations to make Purchase, Cash Advance, Balance Transfer and/or Convenience Check transactions that may be accomplished with your Card or Account.**

8. Monthly Billing Statements.

We will send an electronic or a paper billing statement, unless otherwise agreed, at the end of each monthly billing cycle in which your Account has a debit or credit balance of more than \$1.00 or if a finance charge has been imposed, unless we deem your account uncollectible or if delinquency collection proceedings have been instituted by sending your Account to an outside collection agency or attorney for collection. Among other things, your monthly statement will show your Current Balance, any finance charge, your credit line, available credit, Minimum Payment Due and the Payment Due Date. For those who receive electronic billing statements, we will send you monthly an e-mail to the e-mail address you provide us notifying you when your new statement is available. It is your responsibility to make sure that the e-mail address you provide us is current.

9. Minimum Payment Due.

If the Current Balance shown on your monthly statement is less than \$15, your Minimum Payment Due (due by the Payment Due Date) will be that Current Balance amount. Otherwise, if your Current Balance is greater than \$15, your Minimum Payment will be the total of 1) 1% of the Principal Balance (defined as the total Current Balance minus Periodic Rate Finance Charges, Returned Payment Charge, and if we so elect, any Over Your Credit Line Charge or Late Charge, that are incurred during the current billing cycle), plus 2) Periodic Rate Finance Charges accrued during the current billing cycle, plus 3) any Returned Payment Charge (and if we so elect, any Late Charge or Over Your Credit Line Charge), incurred during the current billing cycle, plus 4) if we so elect, any amount past due or amount over your credit line at the time of billing. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us. In certain instances your minimum payment may be less than your total fees and finance charges.

10. Accrual of Periodic Rate Finance Charges and Grace Period.

We calculate the "balance subject to Periodic Rate finance charge" separately for Purchases, for Balance Transfers and Convenience Checks, and for Cash Advances. On Purchases, periodic rate finance charges begin to accrue as of the transaction date. However, you will have a grace period on Purchases (except for purchases of money orders, traveler's checks, foreign currency, lottery tickets, gambling chips or wire transfers, which are treated as Cash Advances for periodic rate finance charge calculation purposes) and you will not pay a finance charge on Purchases in any given billing cycle if you pay your Current Balance in full by the Payment Due Date on your current statement. For Balance Transfers and Convenience Checks a periodic rate finance charge will accrue from the day

we send the Balance Transfer to the payee or the day the payee accepts the Convenience Check. For Cash Advances a periodic rate finance charge will accrue from the day you take the Cash Advance. There is no grace period on Balance Transfers, Convenience Checks and Cash Advances.

11. Periodic Rate Finance Charges.

To determine the periodic rate finance charge, we apply the applicable Daily Periodic Rate, stated in the Table of Account Fees and Other Charges, on the back page of this booklet, to the daily balances of i) Purchases, ii) Balance Transfers and Convenience Checks, and iii) Cash Advances. All charges (including but not limited to Other Interest Charges) are treated as Purchases except Balance Transfer Finance Charges and Convenience Check Finance Charges, which are treated as Balance Transfers, and Cash Advance Finance Charges and Transaction Finance Charges, which are treated as Cash Advances. The daily balances for Purchases, for Balance Transfers and Convenience Checks, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each feature on your Account each day, including any periodic rate finance charges calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). A credit balance is treated as a balance of zero. If you multiply the average daily balances as disclosed on your monthly billing statement by the number of days in the billing period and by the applicable Daily Periodic Rates, the results will be the periodic rate finance charges assessed, except for minor variations caused by rounding. If we have "special" or "promotional" offers in effect from time to time, we will separately identify them on your monthly billing statement and separately disclose the balances to which such special offers apply. These separate balances and the related periodic rate finance charge will be calculated in the same manner as described above.

12. Variable Rate Information.

The Annual Percentage Rates ("APRs") on your Account will be variable rates. The variable APR formula is calculated by adding together an index and a margin. The index is the highest U.S. Prime Rate (the "Prime Rate") in the "Money Rates" section of The Wall Street Journal on either the first or last day of the billing cycle (or the next business day if the applicable day is not a business day). The applicable margins that will be applied are described on the enclosed Important Account Information document. The APR corresponds to a Daily Periodic Rate ("DPR") which is calculated by dividing the APR by 365. If The Wall Street Journal does not publish the Prime Rate, or if it changes the definition of the Prime Rate, we may, at our sole discretion, substitute another index. The APR and the DPR may increase or decrease monthly if there is an increase or decrease in the Prime Rate. There is no limitation on the amount of any increase. Any increase or decrease will cause a corresponding increase or decrease in the amounts of finance charges assessed and possibly in the Minimum Payment Due.

13. Other Finance Charges.

If you use your Card or Account to obtain a Cash Advance, we will charge a Cash Advance Finance Charge for each such Cash Advance. If you use your Card or Account to do a Balance Transfer, we will charge a Balance Transfer Finance Charge for each such Balance Transfer. If you use a Convenience Check, we will charge a Convenience Check Finance Charge for each such Convenience Check. If you purchase money orders, wire transfers, traveler's checks, lottery tickets, gambling chips or foreign currency, we will charge a Transaction Finance Charge for each such transaction. The present amounts of those charges are stated in the Table of Account Fees and Other Charges. The total finance charges on your Account for a monthly billing cycle will be the sum of the periodic rate finance charges plus any Cash Advance, Balance Transfer, Convenience Check or Transaction Finance Charges. The minimum Periodic Rate FINANCE CHARGE in any billing cycle you owe a periodic rate finance charge is \$1.00. This Agreement provides for compounding of finance charges (interest). Periodic rate finance charges are subject to changes as described in the Table of Account Fees and Other Charges and the section entitled, "Changes in This Agreement."

14. Other Interest Charges.

In addition to the finance charges discussed above, we may assess the interest charges listed below. The current amount of such charges is stated in the Table of Account Fees and Other Charges.

Late Charge—If we do not receive a payment from you in at least the amount of your Minimum Payment Due by the Payment Due Date shown on your monthly statement, we may charge you a Late Charge. You may be charged one Late Charge for each Minimum Payment Due which is not paid by the Payment Due Date.

Returned Payment Charge—If your bank does not honor a check or direct debit you deliver to us, or we must return a check because it is not signed or is otherwise irregular, we may charge you a Returned Payment Charge.

Returned Convenience Check Charge—If you do not pay the payment on a Convenience Check at your request or 2) return a Convenience Check unpaid because it exceeds your available credit line at the time it is processed, your Account is closed or otherwise does not have charge privileges, you did not comply with our instructions regarding the check or your Account is past due, we may charge you a Returned Convenience Check Charge.

Over Your Credit Line Charge—If your account balance exceeds your credit line at any time during the monthly Billing Cycle, we may charge you an Over Your Credit Line Charge. **This fee will be assessed even if fees or finance charges assessed by us caused you to exceed your credit line.** The Over Your Credit Line Charge is not applicable to World Card Cardholders. If your account balance exceeds your credit line at the end of any Billing Cycle, you will have an opportunity to avoid an Over Your Credit Line Charge in the next monthly Billing Cycle. **To avoid an Over Your Credit Line Charge in the next Billing Cycle, your account balance must be less than your credit line on the twentieth day of that Billing Cycle and must remain below the credit line for the rest of that Billing Cycle. If your account balance exceeds your credit line at any time on or after the twentieth day of that Billing Cycle you may be charged an Over Your Credit Line Charge.**

15. Administrative Charges.

If you request photocopies of monthly billing statements, or if you request any special services such as obtaining Cards on an expedited basis, you agree to pay our reasonable charges for such services, in effect at that time. The present charges for such services are specified in the Table of Account Fees and Other Charges.

16. Default/Collection Costs.

Unless otherwise prohibited by law, your Account will be in default and we may demand immediate payment of the entire amount you owe us if: 1) in any month we do not receive your Minimum Payment Due by the Payment Due Date; 2) you make Purchases, initiate Balance Transfers, use Convenience Checks or obtain Cash Advances in excess of your credit line; 3) you fail to comply with this Agreement; 4) there is a filing for your bankruptcy; 5) you die or become incapacitated; or 6) we believe in good faith that the payment or performance of your obligations under this Agreement is impaired for any other reason. As permitted by applicable law, you agree to pay all collection expenses actually incurred by us in the collection of amounts you owe under this Agreement (including court or arbitration costs and the fees of any collection agency to which we refer your Account) and, in the event we refer your Account after your default to an attorney who is not our regularly salaried employee, you agree to pay the reasonable fees of such attorney. We will not be obligated to honor any attempted use of your Account if a default has occurred or we have determined to terminate your Account or limit your Account privileges (as discussed below).

17. Arbitration.

Any claim, dispute or controversy ("Claim") by either you or us against the other, or against the employees, agents or assigns of the other, arising from or relating in any way to this Agreement or your Account, or any transaction on your Account including (without limitation) Claims based on contract, tort (including intentional torts), fraud, agency, negligence, statutory or regulatory provisions or any other source of law and Claims regarding the applicability of this arbitration clause or the validity of the entire Agreement, shall be resolved exclusively and finally by binding arbitration under the rules and procedures of the arbitration Administrator selected at the time the Claim is filed. The Administrator selection process is set forth below. For purposes of this provision, "you" includes any authorized user on the Account, agents, beneficiaries or assign of you; and "we" or "us" includes our employees, parents, subsidiaries, affiliates, beneficiaries, agents and assigns. Claims made and remedies sought as part of a class action, private attorney general or other representative action are subject to arbitration on an individual basis, **not** on a class or representative basis.

As an exception to arbitration you and we may pursue a Claim within the jurisdiction of the Justice of the Peace Court in Delaware, or the equivalent court in your home jurisdiction (each a "Small Claims Court"), **provided** that the action remains in that court, is made on behalf of you and/or your authorized user only and is **not** made part of a class action, private attorney general action or other representative or collective action. Further, you and we agree not to seek to enforce this arbitration provision, or otherwise commence arbitration based on the same claims in any action brought before the Small Claims Court. The party initiating arbitration shall select the entity that will serve as Administrator for the arbitration process from among the following providers (each an "Administrator") provided that if we commence the arbitration, you have the right to have the other provider be used in lieu of our choice:

National Arbitration Association, www.adr.org or 800-368-5868, Minneapolis, Minnesota, 55405, 1-800-474-2371; or

American Arbitration Association, www.adr.org or 950 Warren Avenue, East Providence, Rhode Island, 02914, 1-866-293-4053

Each Administrator provides information about arbitration, its arbitration rules and procedures, fee schedule and claims forms at its web site or by mail as set forth above. The Administrator selected will apply the rules and procedures in effect at the time the arbitration is filed. The Claim will be heard before a single arbitrator, whose authority is limited exclusively to the Claims between you and us. The arbitration will not be consolidated with any other arbitration proceedings.

If you commence arbitration, you select one of the Administrators and must provide us the notice required by that Administrator's rules and procedures. The notice may be sent to us at Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801. If we commence arbitration, we will elect the Administrator and provide you notice at your last known billing address. We agree to honor your request to change Administrators, **provided** that (i) your Account is not sixty days or more past due; and (ii) we receive the request within thirty days of the notice of commencement of arbitration. Any arbitration hearing at which you appear will take place at a location within the federal judicial district that includes your billing address at the time the Claim is filed. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16. Judgment upon any arbitration award may be entered in any court having jurisdiction. **No class actions, other representative actions, or joinder or consolidation of any Claim with a Claim of any other person or entity shall be allowable in arbitration, without the written consent of both you and us.**

If you prevail at arbitration on any Claim against us, we will reimburse you for any fees paid to the Administrator in connection with the arbitration proceedings. In addition, in any arbitration that you elect to file that could be heard in Small Claims Court in your jurisdiction, we will pay the filing fees and other arbitration fees above the cost of filing in that Small Claims Court.

This arbitration agreement applies to all Claims now in existence or that may arise in the future except for Claims by or against any unaffiliated third party to whom ownership of your Account may be assigned, in which case this arbitration agreement will apply only if you or the third party chose arbitration. This arbitration agreement survives the termination of the Cardmember Agreement or the Account relationship, including your payment in full, and your filing of bankruptcy. Nothing in this Agreement shall be construed to prevent any party's use of (or advancement of any claims, defenses, or offsets in) bankruptcy or repossession, replevin, judicial foreclosure or any other prejudgment or provisional remedy relating to any collateral, security or property interests for contractual debts now or hereafter owed by either party to the other under this Agreement.

ARBITRATION WITH RESPECT TO A CLAIM IS BINDING AND NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION YOU AND WE WILL NOT HAVE THE RIGHTS THAT ARE PROVIDED IN COURT INCLUDING THE RIGHT TO A TRIAL BY JUDGE OR JURY AND THE RIGHT TO PARTICIPATE OR BE REPRESENTED IN PROCEEDINGS BROUGHT BY OTHERS SUCH AS CLASS ACTIONS OR SIMILAR PROCEEDINGS. IN ADDITION, THE RIGHT TO DISCOVERY AND THE RIGHT TO APPEAL ARE ALSO LIMITED OR ELIMINATED BY ARBITRATION. ALL OF THESE RIGHTS ARE WAIVED AND ALL CLAIMS MUST BE RESOLVED THROUGH ARBITRATION.

18. Termination.

We may terminate your privileges under this Agreement or limit your right to make Purchases, initiate Balance Transfers, use Convenience Checks or obtain Cash Advances at any time for any reason without prior notice. If we ask, you must return your Cards and any unused Convenience Checks to us, cut in half. You agree that you will not try to make a Purchase, use a Convenience Check, initiate a Balance Transfer or obtain a Cash Advance after you have been notified that your privilege to use your Account has been terminated. You may terminate this Agreement at any time. If you do, you must return to us all Cards and Convenience Checks previously issued on the Account. If you call us, we may require that you confirm your termination in writing. Termination will not affect existing obligations under this Agreement or your liability for all charges posted to your Account prior to the time all Cards and unused Convenience Checks issued on your Account are returned to us.

19. Consent to Receive Electronic Notices.

By signing, keeping or using your Card or Account, you affirmatively consent to receive all periodic billing statements and all other notices electronically when legally allowed, if you provide us an

e-mail address and other legally required consent, and otherwise by paper at the address shown in your files. If this is a joint Account, we can send statements and notices to either of you. You promise to inform us promptly in writing of any change in your e-mail address or your U.S. mail address. You may update this information by visiting usairwaysmastercard.com and sending us an e-mail or telephoning us at the telephone number provided below (under "Inquiries or Questions"). We may in our discretion accept address corrections from the United States Postal Service. If at any time you need a paper copy of statements or notices, or you change your mind and prefer to receive all your statements and notices in paper rather than electronic form, telephone us at the number provided below or visit us at usairwaysmastercard.com and send us an e-mail. In order to access your statements and notices electronically, you must have a computer equipped with at least a 40-bit JavaScript-enabled Netscape or Microsoft browser at the Version level 4.0 or higher. In order to retain your statements and notices, you must have a printer attached to your computer that can print them out or a drive or other storage device onto which you can download them. By accepting this Agreement, you confirm that you have the software and equipment that satisfies these requirements to enable you to access and retain your statements and notices electronically.

20. Currency Conversion Charge.

We and MasterCard (or their affiliates) will convert transactions in foreign currencies into U.S. Dollars. MasterCard will use their currency conversion procedures that are current at the time of the transaction. Currently, the currency conversion rate they use is either the wholesale market rate or the government-mandated rate in effect under those procedures increased by one percent. The currency conversion rate used on the conversion date may differ from the rate in effect on the date you used your Card or Account.

21. Transaction Fee for Purchases Made in a Foreign Currency.

If you use your Card or Account for a transaction with a business, other entity or person in a currency other than U.S. dollars, we will charge a Currency Conversion Charge as disclosed in the Table of Account Fees and Other Charges for each such transaction, excluding Cash Advances.

22. Skip/Promotional Features.

From time to time, we may let you skip or reduce one or more monthly payments during a year (Periodic Rate finance charges will continue to accrue) and/or we may temporarily reduce or eliminate certain finance charges on all or a portion of your Account balance or offer you other special terms. If we do, we will advise you of the scope and duration of the applicable skip or promotional feature. When the skip or promotional feature ends, your regular rates and terms will resume.

23. Changes in This Agreement.

We can at any time change this Agreement, including the annual percentage rate and any fees, and can add or delete provisions relating to your Account or to the nature, extent and enforcement of the rights and obligations you or we may have under this Agreement. We will notify you of any change, addition or deletion. We may increase or decrease any or all of your APRs. As permitted by applicable law, any change, addition or deletion to this Agreement will become effective at the time stated in our notice and, **unless we state otherwise, the change, addition or deletion will apply to all outstanding balances in your Account as well as to new transactions.** The notice we send you may state that you may notify us in writing within a specified time period that you do not wish to accept the changes, additions and deletions we are making. **You will be deemed to accept all the changes, additions and deletions accompanying the notice and to ratify and confirm all the provisions of your Agreement and your acceptance of all the changes, additions and deletions described in other notices previously sent to you if 1) you do not notify us that you do not agree to the change, addition or deletion in the time frame set forth in the notice, or 2) you use the Card or Account after the conclusion of the specified time period.**

24. Credit Information.

You agree that we may request consumer credit reports from one or more credit reporting agencies in connection with your application and the administration of your Account. You also authorize us to exchange credit information concerning you or your Account with (and answer questions and requests from) others, such as merchants, other lenders and credit reporting agencies.

25. Credit Performance.

Your Account was established based upon criteria which reflect your particular credit history. We will from time to time review your credit performance. If you do not maintain your past level of credit performance with us, we may change some or all of the Account terms on your Account, and if we do we will notify you as provided in this Agreement.

26. Phone Calls/Electronic Communications.

In the regular course of our business, for quality control purposes, we may monitor and record phone conversations made or received by our employees. Similarly, we may monitor and record e-mail or conversations on our website between you and our employees. You agree that we will have such right with respect to all phone conversations, e-mail or conversations between you and our employees, whether initiated by you or any of our employees.

27. Refusal to Honor Card.

We are not responsible for refusals to honor your Card or Convenience Checks. And, except as otherwise required by applicable law or regulation, we will not be responsible for merchandise or services purchased or leased through use of your Account.

28. Irregular Payments and Delay in Enforcement.

We can accept late payments, partial payments, checks and money orders marked "Paid in Full" or language having the same effect without losing any of our rights under this Agreement. We can also delay enforcing our rights under this Agreement any number of times without losing them. The fact that we may at any time honor a Purchase, Balance Transfer, Convenience Check or Cash Advance in excess of your maximum credit line does not obligate us to do so again.

29. Liability for Unauthorized Use of Your Account.

If your Card or Convenience Checks are lost or stolen or if you have reason to think someone may use your Account without your permission, you must notify us at once. Please either visit usairwaysmastercard.com and send us an e-mail or telephone us at 1-866-203-9560 concerning the loss or theft of your Card or Convenience Checks or the possible unauthorized use of your Account. Do not use the Card, Account number or any Convenience Checks after they have been reported lost or stolen, even if they are found or returned. You will not be liable for unauthorized use of the Account; however, you must identify for us the charges that were not made by you or someone authorized by you and through which you received no benefit. We may require you to provide us with certain information and to comply with our investigation procedures. We may terminate or limit access to your Account if you have notified us or we have determined that your Card or Convenience Checks may have been lost or stolen, or that there may be unauthorized access to your Account.

30. Assignment.

We may at any time assign your Account, any sums due on your Account, this Agreement or our rights or obligations under this Agreement. The person(s) to whom we make any such assignment shall be entitled to all of our rights under this Agreement, to the extent assigned.

31. Governing Law.

THIS AGREEMENT AND YOUR ACCOUNT WILL BE GOVERNED BY THE LAWS OF THE STATE OF DELAWARE AND, AS APPLICABLE, FEDERAL LAW.

32. Inquiries or Questions.

You may address any inquiries or questions which you have about your Account to Barclays Bank Delaware, by visiting usairwaysmastercard.com and sending us an e-mail, writing us at Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801, or calling us at 1-866-203-9560. If you telephone us instead of writing, you may lose certain rights the law gives you to dispute billing errors (see "Your Billing Rights").

33. Your Billing Rights.

Keep This Notice for Future Use.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at Card Services, P.O. Box 8802, Wilmington, DE 19899-8802. Do not write on your bill; use a separate sheet of paper. Alternatively, you may visit

usairwaysmastercard.com and send us an e-mail. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter or e-mail, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information about a transaction, describe the item you are not sure about.

Your Rights and Our Responsibilities After We Receive Your Written Notice.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill, and we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct. If you have a problem with the quality of property or services that you purchased with a credit card (this does not apply to Convenience Check transactions), and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

(a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address, and (b) the purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service.

B. US AIRWAYS DIVIDEND MILES REWARD PROGRAM

a) The US Airways Dividend Miles Reward Program is a frequent flyer program offered by US Airways and is not a product or program of Barclays Bank Delaware (the "Program"). US Airways is solely responsible for establishing the terms and conditions of your participation and subsequent mileage accumulation in the Program. All Dividend Miles terms and conditions apply. US Airways may determine to change the Program regulations at any time with or without prior notice. Barclays Bank Delaware is solely responsible for all credit and eligibility standards and determination of credit card issuance. US Airways is not responsible for any goods or services offered by Barclays Bank Delaware.

b) Only one (1) Program membership will be established regardless of whether your Account is an individual account or an account with an authorized user. If the Account has an authorized user, we will enroll the Primary Cardmember. The Primary Cardmember can be eligible to receive and redeem "mileage credit" subject to the terms and conditions of the US Airways Rules & Procedures, as established, modified, supplemented and/or amended by US Airways from time to time (the "Program Rules").

c) On the closing date of each billing cycle that your Account remains open and current, we will report to US Airways the Net Purchases charged to your Account during a billing cycle and request that US Airways award mileage credit as set forth in paragraph (e). If your Account is not open and/or current on the date a billing cycle closes, we will report no Net Purchases to US Airways for that billing cycle. We will ask that mileage credit be awarded to the Primary

EXHIBIT I



Payment Due Date	December 11, 2009
Minimum Payment Due	\$749.63
Previous Balance	\$17,877.17
Current Balance	\$17,791.70

Customer News

IMPORTANT ACCOUNT INFORMATION

According to our records, your account is past due. Please send the minimum payment due immediately in order to bring your account current. You can mail your payment in the enclosed envelope, visit our website at usairwaysmastercard.com to make an online payment, or call 1-866-419-0881 today to make a payment by phone.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Closing Date: November 16, 2009

Page 1 of 3
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Payment Due Date	12/11/09	Previous Balance	\$17,877.17
Minimum Payment Due	\$749.63	Payments	- \$354.55
Revolving Credit Line	\$18,000.00	Credits	- \$0.00
Available Revolving Line	\$208.30	Purchases	+ \$25.00
Amount Over Revolving Line	\$0.00	Balance Transfers/Checks	+ \$0.00
Cash Credit Line	\$7,200.00	Cash Advances	+ \$0.00
Available Cash Line	\$0.00	Service Charges	+ \$39.00
Past Due Amount	\$368.55	Finance Charges	+ \$205.08
		Current Balance	= \$17,791.70

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	25
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	25
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Transaction Activity for DOUGLASS R BAKER - card ending in 7972

PAYMENTS			
Trans Date	Posting Date	Transaction Description	Amount
10/16	10/16	PAYMENT RECEIVED	-\$354.55
PURCHASES			
Trans Date	Posting Date	Transaction Description	Amount
10/18	10/20	IRVING/CIRCLE K #7509 S DEERFIELD MA	\$25.00
TOTAL PURCHASE ACTIVITY FOR CARD ENDING IN 7972			\$25.00

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Detach here. Please make checks payable to Card Services and send this payment coupon in the enclosed envelope.
Please allow 7 days for the U.S. Postal Service to deliver your payment.

Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$749.63
Current Balance \$17,791.70
Payment Due Date December 11, 2009



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----
DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200074963017791702

1578 10

**PAYMENTS BY MAIL****EFFECTIVE FEBRUARY 1, 2010**

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call the number listed on the back of your card.

Transaction Activity for DOUGLASS R BAKER - card ending in 7972 (continued)**SERVICE CHARGES**

Trans Date	Posting Date	Transaction Description	Amount
11/09	11/09	LATE PAYMENT	\$39.00

Periodic Rate Finance Charge Summary

	Average Daily Balance	Periodic Rate	Corresponding ANNUAL PERCENTAGE RATE (APR)	Periodic Rate FINANCE CHARGE
Purchases	\$17,654.90	0.0363%	13.24%	\$205.08
Balance Transfers/Checks	\$0.00	0.0363%	13.24%	\$0.00
Cash Advance	\$0.00	0.0527%	19.24%	\$0.00
Effective ANNUAL PERCENTAGE RATE:		13.24%		
The effective APR represents your total finance charges - including transaction fees such as cash advances and balance transfer fees - expressed as a percentage. Daily Periodic Rate(s) and corresponding ANNUAL PERCENTAGE RATE(S) may vary. Please read the Important Information section of this statement.				

Additional Customer News**IMPORTANT INFORMATION ABOUT THE VARIABLE RATES ON YOUR ACCOUNT**

For any APR on your account that varies with the market based on the Prime Rate, we are changing the date that we use to determine the Prime Rate each billing cycle. Instead of using the highest Prime Rate on the first or last day of your billing cycle, which is our current practice, we will select the Prime Rate on the last business day of each calendar month. This means effective in February 2010, the Prime Rate used to determine the APRs on your account will be the highest rate published in the Money Rates column of *The Wall Street Journal* on the last business day of each calendar month. Any change in the Prime Rate will cause a corresponding change to your APR on the first day of the billing cycle that begins in the same month in which the applicable Prime Rate is published.



Important Information

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. Please contact us immediately at 1-866-419-0881 if you discover your card has been lost or stolen. Our phones are open 24 hours a day, 365 days a year.

Payment Information: The minimum payment due and payment due date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. Remember to make all checks payable to Card Services.

Payments By Mail: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Conforming Payments: Conforming payments received daily by 1 p.m. ET will be credited to your account the day of receipt. Payments received after 1 p.m. ET will be credited the next business day. To be treated as a conforming payment, the payment must meet the following requirements: a) Payment must be mailed using the enclosed envelope and payment coupon from this statement to Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337 b) The payment must be in the form of a single, non-folded, check or money order made payable in US dollars from a US based institution.

Non-conforming Payments: Any payment that does not meet the above requirements will be treated as a non-conforming payment, which may delay crediting of the payment up to 5 days. This includes payments: a) Mailed to any address other than the address listed above. b) Mailed without the payment coupon from this statement or mailed with a payment coupon printed from usairwaysmastercard.com. c) Including multiple checks or money orders, additional correspondence, staples, paperclips, etc. Please allow 7 days for the U.S. Postal Service to deliver your payment. Your available credit may not be increased by the amount of your payment for up to (7) days to ensure we collect the funds from the bank on which your payment is drawn.

Overnight Payments: Payments sent via overnight courier services or USPS Priority Mail must be sent to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. Overnight payments, which are received by 11 a.m. ET, will be credited to your account the day of receipt.

Other Payment Options

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Online & Pay by Phone payments received by 7:00 P.M. ET will be credited to your account the day of receipt.

Annual Renewal Notice: (Applicable only to accounts that are charged an Annual Membership Charge) Please note the following terms in connection with the renewal of your account each year: a) the variable Annual Percentage Rates disclosed in the Finance Charge Summary section on this statement; b) the Annual Fee listed in the Transaction Activity section on this statement; and c) the terms described in the Periodic Rate Finance Charge and Grace Period paragraphs which follow.

You may avoid paying this fee by closing your account. To close your account, call 1-866-419-0881. If you call us within 30 days of receipt of this statement we will credit you for the amount of the charge. Use of your card within the 30-day period following receipt of this statement will not obligate you to pay the Annual Fee. Any use of your card or account after the 30-day period would indicate your intent to keep your account (and pay the Annual Fee), and would supersede your earlier notice to us.

When Periodic Rate Finance Charges begin to accrue: We calculate the Average Daily Balance separately for Purchases, for Balance Transfers and Convenience Checks, and for Cash Advances. On Purchases, periodic rate finance charges begin to accrue as of the transaction date. For Balance Transfers and Convenience Checks a periodic rate finance charge will accrue from the day we send the Balance Transfer to the payee or the day the payee accepts the Convenience Check. For Cash Advances a periodic rate finance charge will accrue from the day you take the Cash Advance.

Periodic Rate Finance Charges:

Non - Iowa Residents - To determine the periodic rate finance charge we apply the applicable daily periodic rates, stated on this statement, to the daily balances of i) Purchases ii) Balance Transfers and Convenience Checks, and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and Convenience Checks, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each feature on your Account each day, including any periodic finance charges calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make other adjustments. If you multiply the average daily balances on this statement by the number of days in the billing period and by the applicable daily periodic rates, the results will be the periodic rate finance charges assessed, except for minor variations caused by rounding.

Iowa Residents - To determine the periodic rate finance charge we apply the applicable daily periodic rates, stated on this statement, to the average daily balances of i) Purchases ii) Balance Transfers and Convenience Checks, and iii) Cash Advances. The average daily balances for Purchases, for Balance Transfers and Convenience Checks, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each feature on your Account each day, add to the respective balances any new transaction, subtract any payments or credits and make other adjustments to determine each daily balance.

Then we take the sum of all daily balances and divide by the number of days in the billing period to determine the average daily balance. If you multiply the average daily balances on this statement by the applicable periodic rates, the results will be the periodic rate finance charges assessed, except for minor variations caused by rounding.

All Customers: - All charges are treated as Purchases except Balance Transfer and Convenience Check Finance Charges which are treated as Balance Transfers, and Cash Advance Finance Charges and Transaction Finance Charges which are treated as Cash Advances. A credit balance is treated as a balance of zero. If we have "special" or "promotional" offers in effect from time to time, we will separately identify them on this statement and separately disclose the balances to which such special offers apply. These separate balances and the related periodic rate finance charge will be calculated in the same manner as described above.

Other Finance Charges: If you use your Card or Account to obtain a Cash Advance, we will charge a Cash Advance Finance Charge for each such Cash Advance. If you use your Card or Account to do a Balance Transfer, we will charge a Balance Transfer Finance Charge for each such Balance Transfer. If you use a Convenience Check, we will charge a Convenience Check Finance Charge for each such Convenience Check. If you purchase money orders, wire transfers, travelers checks, lottery tickets, gambling chips or foreign currency, we will charge a Transaction Finance Charge for each such transaction. These amounts will be stated in the transaction activity section of this statement. The total finance charges on your Account for a monthly billing cycle will be the sum of the periodic rate finance charges plus any Cash Advance, Balance Transfer, Convenience Check, or any Transaction Finance Charges. The minimum periodic rate finance charge in any billing cycle you owe a periodic rate finance charge is indicated in your Cardmember Agreement.

Other Interest Charges: In addition to the finance charges discussed previously, we may assess the other Interest Charges listed in your Cardmember Agreement. The present amount of such charges will be displayed in the transaction activity section on this statement.

Grace Period: You will have a grace period on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances for periodic rate finance charge calculation purposes) and you will not pay a periodic rate finance charge on Purchases in any given billing cycle if you pay your Current Balance in full by the Payment Due Date on your current statement. There is no grace period on Balance Transfers, Convenience Checks, and Cash Advances.

Foreign Transactions: Each transaction with a business or entity located outside of the United States or for each transaction in a currency other than U.S. Dollars will be charged a Foreign Transaction Fee that will appear on the applicable statement. See your Cardmember Agreement (as may have been amended) for more information.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at 1-866-419-0881 or Card Services, P.O. Box 8801 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

In Case of Errors or Questions About Your Billing Statement: If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write Barclays at the address below as soon as possible. We must hear from you no later than 60 days after we sent you the first billing statement on which the error or problem appeared. You can phone us, but doing so will not preserve your rights under the Fair Credit Billing Act (FCBA). In your letter or email, please provide the following information: a) Your name and account number. b) The dollar amount; merchant name and date of the suspected error. c) Describe the error and explain, if you can, why you believe there is an error. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question.

Notice of Billing Errors: You may submit written notices of possible billing errors by completing our Request Form available at usairwaysmastercard.com or you may draft a letter (see above). Please either mail to Card Services, P.O. Box 8802, Wilmington, DE 19899-8802 or fax to 1-866-390-3437. You may call us, but doing so will not preserve your rights under the Fair Credit Billing Act (FCBA).

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Please refer to your Cardmember Agreement for additional information about the terms of your Account

078041 22

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address







Payment Due Date	January 09, 2010
Minimum Payment Due	\$821.43
Previous Balance	\$17,791.70
Current Balance	\$17,728.45

Customer News

IMPORTANT ACCOUNT INFORMATION

According to our records, your account is past due. Please send the minimum payment due immediately in order to bring your account current. You can mail your payment in the enclosed envelope, visit our website at usairwaysmastercard.com to make an online payment, or call 1-866-419-0881 today to make a payment by phone.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Closing Date: December 15, 2009

Page 1 of 3
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Payment Due Date	01/09/10	Previous Balance	\$17,791.70
Minimum Payment Due	\$821.43	Payments	- \$368.55
Revolving Credit Line	\$18,000.00	Credits	- \$0.00
Available Revolving Line	\$271.55	Purchases	+ \$0.00
Amount Over Revolving Line	\$0.00	Balance Transfers/Checks	+ \$0.00
Cash Credit Line	\$7,200.00	Cash Advances	+ \$0.00
Available Cash Line	\$0.00	Service Charges	+ \$39.95
Past Due Amount	\$381.08	Finance Charges	+ \$265.35
		Current Balance	= \$17,728.45

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Transaction Activity for DOUGLASS R BAKER - card ending in 7972

PAYMENTS			
Trans Date	Posting Date	Transaction Description	Amount
11/20	11/20	PAYMENT RECEIVED	-\$368.55
SERVICE CHARGES			
Trans Date	Posting Date	Transaction Description	Amount
12/11	12/11	LATE PAYMENT	\$39.95

04/06/09 12



Detach here. Please make checks payable to Card Services and send this payment coupon in the enclosed envelope.
Please allow 7 days for the U.S. Postal Service to deliver your payment.

Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$821.43
Current Balance \$17,728.45
Payment Due Date January 09, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----
DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200082143017728458

5610



IMPORTANT INFORMATION REGARDING YOUR REWARDS PROGRAM RULES:

Effective in February, 2010, Barclays will calculate your reward points earned based on the net purchase amount for each transaction and then will round up or down to the nearest whole dollar. Also as a reminder, your account must be open and current on the statement closing date in order to receive your miles for your net purchases. If your account is not open and/or current on the date a billing cycle closes, we will report no earned miles during that billing cycle. Please see your cardmember agreement for further details.

Periodic Rate Finance Charge Summary

	Average Daily Balance	Periodic Rate	Corresponding ANNUAL PERCENTAGE RATE (APR)	Periodic Rate FINANCE CHARGE
Purchases	\$17,596.15	0.0520%	18.99%	\$265.35
Balance Transfers/Checks	\$0.00	0.0520%	18.99%	\$0.00
Cash Advance	\$0.00	0.0602%	21.99%	\$0.00
Effective ANNUAL PERCENTAGE RATE:		18.99%		
The effective APR represents your total finance charges - including transaction fees such as cash advances and balance transfer fees - expressed as a percentage. Daily Periodic Rate(s) and corresponding ANNUAL PERCENTAGE RATE(S) may vary. Please read the Important Information section of this statement.				

Additional Customer News

IMPORTANT INFORMATION ABOUT THE VARIABLE RATES ON YOUR ACCOUNT

For any APR on your account that varies with the market based on the Prime Rate, we are changing the date that we use to determine the Prime Rate each billing cycle. Instead of using the highest Prime Rate on the first or last day of your billing cycle, which is our current practice, we will select the Prime Rate on the last business day of each calendar month. This means effective in February 2010, the Prime Rate used to determine the APRs on your account will be the highest rate published in the Money Rates column of *The Wall Street Journal* on the last business day of each calendar month. Any change in the Prime Rate will cause a corresponding change to your APR on the first day of the billing cycle that begins in the same month in which the applicable Prime Rate is published.



Important Information

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. Please contact us immediately at 1-866-419-0881 if you discover your card has been lost or stolen. Our phones are open 24 hours a day, 365 days a year.

Payment Information: The minimum payment due and payment due date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. Remember to make all checks payable to Card Services.

Payments By Mail: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Conforming Payments: Conforming payments received daily by 1 p.m. ET will be credited to your account the day of receipt. Payments received after 1 p.m. ET will be credited the next business day. To be treated as a conforming payment, the payment must meet the following requirements: a) Payment must be mailed using the enclosed envelope and payment coupon from this statement to Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337 b) The payment must be in the form of a single, non-folded, check or money order made payable in US dollars from a US based institution.

Non-conforming Payments: Any payment that does not meet the above requirements will be treated as a non-conforming payment, which may delay crediting of the payment up to 5 days. This includes payments: a) Mailed to any address other than the address listed above. b) Mailed without the payment coupon from this statement or mailed with a payment coupon printed from usairwaysmastercard.com. c) Including multiple checks or money orders, additional correspondence, staples, paperclips, etc. Please allow 7 days for the U.S. Postal Service to deliver your payment. Your available credit may not be increased by the amount of your payment for up to (7) days to ensure we collect the funds from the bank on which your payment is drawn.

Overnight Payments: Payments sent via overnight courier services or USPS Priority Mail must be sent to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. Overnight payments, which are received by 11 a.m. ET, will be credited to your account the day of receipt.

Other Payment Options

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Online & Pay by Phone payments received by 7:00 P.M. ET will be credited to your account the day of receipt.

Annual Renewal Notice: (Applicable only to accounts that are charged an Annual Membership Charge) Please note the following terms in connection with the renewal of your account each year: a) the variable Annual Percentage Rates disclosed in the Finance Charge Summary section on this statement; b) the Annual Fee listed in the Transaction Activity section on this statement; and c) the terms described in the Periodic Rate Finance Charge and Grace Period paragraphs which follow.

You may avoid paying this fee by closing your account. To close your account, call 1-866-419-0881. If you call us within 30 days of receipt of this statement we will credit you for the amount of the charge. Use of your card within the 30-day period following receipt of this statement will not obligate you to pay the Annual Fee. Any use of your card or account after the 30-day period would indicate your intent to keep your account (and pay the Annual Fee), and would supersede your earlier notice to us.

When Periodic Rate Finance Charges begin to accrue: We calculate the Average Daily Balance separately for Purchases, for Balance Transfers and Convenience Checks, and for Cash Advances. On Purchases, periodic rate finance charges begin to accrue as of the transaction date. For Balance Transfers and Convenience Checks a periodic rate finance charge will accrue from the day we send the Balance Transfer to the payee or the day the payee accepts the Convenience Check. For Cash Advances a periodic rate finance charge will accrue from the day you take the Cash Advance.

Periodic Rate Finance Charges:

Non - Iowa Residents - To determine the periodic rate finance charge we apply the applicable daily periodic rates, stated on this statement, to the daily balances of i) Purchases ii) Balance Transfers and Convenience Checks, and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and Convenience Checks, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each feature on your Account each day, including any periodic finance charges calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make other adjustments. If you multiply the average daily balances on this statement by the number of days in the billing period and by the applicable daily periodic rates, the results will be the periodic rate finance charges assessed, except for minor variations caused by rounding.

Iowa Residents - To determine the periodic rate finance charge we apply the applicable daily periodic rates, stated on this statement, to the average daily balances of i) Purchases ii) Balance Transfers and Convenience Checks, and iii) Cash Advances. The average daily balances for Purchases, for Balance Transfers and Convenience Checks, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each feature on your Account each day, add to the respective balances any new transaction, subtract any payments or credits and make other adjustments to determine each daily balance.

Then we take the sum of all daily balances and divide by the number of days in the billing period to determine the average daily balance. If you multiply the average daily balances on this statement by the applicable periodic rates, the results will be the periodic rate finance charges assessed, except for minor variations caused by rounding.

All Customers: - All charges are treated as Purchases except Balance Transfer and Convenience Check Finance Charges which are treated as Balance Transfers, and Cash Advance Finance Charges and Transaction Finance Charges which are treated as Cash Advances. A credit balance is treated as a balance of zero. If we have "special" or "promotional" offers in effect from time to time, we will separately identify them on this statement and separately disclose the balances to which such special offers apply. These separate balances and the related periodic rate finance charge will be calculated in the same manner as described above.

Other Finance Charges: If you use your Card or Account to obtain a Cash Advance, we will charge a Cash Advance Finance Charge for each such Cash Advance. If you use your Card or Account to do a Balance Transfer, we will charge a Balance Transfer Finance Charge for each such Balance Transfer. If you use a Convenience Check, we will charge a Convenience Check Finance Charge for each such Convenience Check. If you purchase money orders, wire transfers, travelers checks, lottery tickets, gambling chips or foreign currency, we will charge a Transaction Finance Charge for each such transaction. These amounts will be stated in the transaction activity section of this statement. The total finance charges on your Account for a monthly billing cycle will be the sum of the periodic rate finance charges plus any Cash Advance, Balance Transfer, Convenience Check, or any Transaction Finance Charges. The minimum periodic rate finance charge in any billing cycle you owe a periodic rate finance charge is indicated in your Cardmember Agreement.

Other Interest Charges: In addition to the finance charges discussed previously, we may assess the other Interest Charges listed in your Cardmember Agreement. The present amount of such charges will be displayed in the transaction activity section on this statement.

Grace Period: You will have a grace period on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances for periodic rate finance charge calculation purposes) and you will not pay a periodic rate finance charge on Purchases in any given billing cycle if you pay your Current Balance in full by the Payment Due Date on your current statement. There is no grace period on Balance Transfers, Convenience Checks, and Cash Advances.

Foreign Transactions: Each transaction with a business or entity located outside of the United States or for each transaction in a currency other than U.S. Dollars will be charged a Foreign Transaction Fee that will appear on the applicable statement. See your Cardmember Agreement (as may have been amended) for more information.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at 1-866-419-0881 or Card Services, P.O. Box 8801 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

In Case of Errors or Questions About Your Billing Statement: If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write Barclays at the address below as soon as possible. We must hear from you no later than 60 days after we sent you the first billing statement on which the error or problem appeared. You can phone us, but doing so will not preserve your rights under the Fair Credit Billing Act (FCBA). In your letter or email, please provide the following information: a) Your name and account number. b) The dollar amount; merchant name and date of the suspected error. c) Describe the error and explain, if you can, why you believe there is an error. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question.

Notice of Billing Errors: You may submit written notices of possible billing errors by completing our Request Form available at usairwaysmastercard.com or you may draft a letter (see above). Please either mail to Card Services, P.O. Box 8802, Wilmington, DE 19899-8802 or fax to 1-866-390-3437. You may call us, but doing so will not preserve your rights under the Fair Credit Billing Act (FCBA).

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Please refer to your Cardmember Agreement for additional information about the terms of your Account

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address







Payment Due Date	February 09, 2010
Minimum Payment Due	\$604.07
Previous Balance	\$17,728.45
Current Balance	\$17,381.39

Customer News

IMPORTANT INFORMATION REGARDING YOUR REWARDS PROGRAM RULES:

Effective in February, 2010, Barclays will calculate your reward points earned based on the net purchase amount for each transaction and then will round up or down to the nearest whole dollar. Also as a reminder, your account must be open and current on the statement closing date in order to receive your miles for your net purchases. If your account is not open and/or current on the date a billing cycle closes, we will report no earned miles during that billing cycle. Please see your cardmember agreement for further details.

YOUR 2009 ANNUAL SUMMARY STATEMENT

Your 2009 Annual Summary Statement will be available online as of January 29, 2010. Please log in to usairwaysmastercard.com to view, download and print your statement. Your Annual Summary Statement is a great resource for tax preparation, separating household and business expenses as well as budgeting for the year ahead.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Closing Date: January 15, 2010

Page 1 of 3
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Payment Due Date	02/09/10	Previous Balance	\$17,728.45
Minimum Payment Due	\$604.07	Payments	- \$822.08
Revolving Credit Line	\$18,000.00	Credits	- \$0.00
Available Revolving Line	\$618.61	Purchases	+ \$0.00
Amount Over Revolving Line	\$0.00	Balance Transfers/Checks	+ \$0.00
Cash Credit Line	\$7,200.00	Cash Advances	+ \$0.00
Available Cash Line	\$618.61	Service Charges	+ \$39.95
Past Due Amount	\$0.00	Finance Charges	+ \$435.07
		Current Balance	= \$17,381.39

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Transaction Activity for DOUGLASS R BAKER - card ending in 7972

PAYMENTS			
Trans Date	Posting Date	Transaction Description	Amount
12/16	12/16	PAYMENT RECEIVED	-\$381.08
01/13	01/13	PAYMENT RECEIVED	-\$441.00
SERVICE CHARGES			
Trans Date	Posting Date	Transaction Description	Amount
01/11	01/11	LATE PAYMENT	\$39.95

Detach here. Please make checks payable to Card Services and send this payment coupon in the enclosed envelope.
Please allow 7 days for the U.S. Postal Service to deliver your payment.

Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$604.07
Current Balance \$17,381.39
Payment Due Date February 09, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----
DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200060407017381391

040187 12



2410



Periodic Rate Finance Charge Summary

	Average Daily Balance	Periodic Rate	Corresponding ANNUAL PERCENTAGE RATE (APR)	Periodic Rate FINANCE CHARGE
Purchases	\$17,521.18	0.0801%	29.24%	\$435.07
Balance Transfers/Checks	\$0.00	0.0801%	29.24%	\$0.00
Cash Advance	\$0.00	0.0828%	30.24%	\$0.00
Effective ANNUAL PERCENTAGE RATE:		29.24%		
The effective APR represents your total finance charges - including transaction fees such as cash advances and balance transfer fees - expressed as a percentage. Daily Periodic Rate(s) and corresponding ANNUAL PERCENTAGE RATE(S) may vary. Please read the Important Information section of this statement.				

Additional Customer News

IMPORTANT INFORMATION ABOUT THE VARIABLE RATES ON YOUR ACCOUNT

For any APR on your account that varies with the market based on the Prime Rate, we are changing the date that we use to determine the Prime Rate each billing cycle. Instead of using the highest Prime Rate on the first or last day of your billing cycle, which is our current practice, we will select the Prime Rate on the last business day of each calendar month. This means effective in February 2010, the Prime Rate used to determine the APRs on your account will be the highest rate published in the Money Rates column of *The Wall Street Journal* on the last business day of each calendar month. Any change in the Prime Rate will cause a corresponding change to your APR on the first day of the billing cycle that begins in the same month in which the applicable Prime Rate is published.



Important Information

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. Please contact us immediately at 1-866-419-0881 if you discover your card has been lost or stolen. Our phones are open 24 hours a day, 365 days a year.

Payment Information: The minimum payment due and payment due date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. Remember to make all checks payable to Card Services.

Payments By Mail: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Conforming Payments: Conforming payments received daily by 1 p.m. ET will be credited to your account the day of receipt. Payments received after 1 p.m. ET will be credited the next business day. To be treated as a conforming payment, the payment must meet the following requirements: a) Payment must be mailed using the enclosed envelope and payment coupon from this statement to Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337 b) The payment must be in the form of a single, non-folded, check or money order made payable in US dollars from a US based institution.

Non-conforming Payments: Any payment that does not meet the above requirements will be treated as a non-conforming payment, which may delay crediting of the payment up to 5 days. This includes payments: a) Mailed to any address other than the address listed above. b) Mailed without the payment coupon from this statement or mailed with a payment coupon printed from usairwaysmastercard.com. c) Including multiple checks or money orders, additional correspondence, staples, paperclips, etc. Please allow 7 days for the U.S. Postal Service to deliver your payment. Your available credit may not be increased by the amount of your payment for up to (7) days to ensure we collect the funds from the bank on which your payment is drawn.

Overnight Payments: Payments sent via overnight courier services or USPS Priority Mail must be sent to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. Overnight payments, which are received by 11 a.m. ET, will be credited to your account the day of receipt.

Other Payment Options

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Online & Pay by Phone payments received by 7:00 P.M. ET will be credited to your account the day of receipt.

Annual Renewal Notice: (Applicable only to accounts that are charged an Annual Membership Charge) Please note the following terms in connection with the renewal of your account each year: a) the variable Annual Percentage Rates disclosed in the Finance Charge Summary section on this statement; b) the Annual Fee listed in the Transaction Activity section on this statement; and c) the terms described in the Periodic Rate Finance Charge and Grace Period paragraphs which follow.

You may avoid paying this fee by closing your account. To close your account, call 1-866-419-0881. If you call us within 30 days of receipt of this statement we will credit you for the amount of the charge. Use of your card within the 30-day period following receipt of this statement will not obligate you to pay the Annual Fee. Any use of your card or account after the 30-day period would indicate your intent to keep your account (and pay the Annual Fee), and would supersede your earlier notice to us.

When Periodic Rate Finance Charges begin to accrue: We calculate the Average Daily Balance separately for Purchases, for Balance Transfers and Convenience Checks, and for Cash Advances. On Purchases, periodic rate finance charges begin to accrue as of the transaction date. For Balance Transfers and Convenience Checks a periodic rate finance charge will accrue from the day we send the Balance Transfer to the payee or the day the payee accepts the Convenience Check. For Cash Advances a periodic rate finance charge will accrue from the day you take the Cash Advance.

Periodic Rate Finance Charges:

Non - Iowa Residents - To determine the periodic rate finance charge we apply the applicable daily periodic rates, stated on this statement, to the daily balances of i) Purchases ii) Balance Transfers and Convenience Checks, and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and Convenience Checks, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each feature on your Account each day, including any periodic finance charges calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make other adjustments. If you multiply the average daily balances on this statement by the number of days in the billing period and by the applicable daily periodic rates, the results will be the periodic rate finance charges assessed, except for minor variations caused by rounding.

Iowa Residents - To determine the periodic rate finance charge we apply the applicable daily periodic rates, stated on this statement, to the average daily balances of i) Purchases ii) Balance Transfers and Convenience Checks, and iii) Cash Advances. The average daily balances for Purchases, for Balance Transfers and Convenience Checks, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each feature on your Account each day, add to the respective balances any new transaction, subtract any payments or credits and make other adjustments to determine each daily balance.

Then we take the sum of all daily balances and divide by the number of days in the billing period to determine the average daily balance. If you multiply the average daily balances on this statement by the applicable periodic rates, the results will be the periodic rate finance charges assessed, except for minor variations caused by rounding.

All Customers: - All charges are treated as Purchases except Balance Transfer and Convenience Check Finance Charges which are treated as Balance Transfers, and Cash Advance Finance Charges and Transaction Finance Charges which are treated as Cash Advances. A credit balance is treated as a balance of zero. If we have "special" or "promotional" offers in effect from time to time, we will separately identify them on this statement and separately disclose the balances to which such special offers apply. These separate balances and the related periodic rate finance charge will be calculated in the same manner as described above.

Other Finance Charges: If you use your Card or Account to obtain a Cash Advance, we will charge a Cash Advance Finance Charge for each such Cash Advance. If you use your Card or Account to do a Balance Transfer, we will charge a Balance Transfer Finance Charge for each such Balance Transfer. If you use a Convenience Check, we will charge a Convenience Check Finance Charge for each such Convenience Check. If you purchase money orders, wire transfers, travelers checks, lottery tickets, gambling chips or foreign currency, we will charge a Transaction Finance Charge for each such transaction. These amounts will be stated in the transaction activity section of this statement. The total finance charges on your Account for a monthly billing cycle will be the sum of the periodic rate finance charges plus any Cash Advance, Balance Transfer, Convenience Check, or any Transaction Finance Charges. The minimum periodic rate finance charge in any billing cycle you owe a periodic rate finance charge is indicated in your Cardmember Agreement.

Other Interest Charges: In addition to the finance charges discussed previously, we may assess the other Interest Charges listed in your Cardmember Agreement. The present amount of such charges will be displayed in the transaction activity section on this statement.

Grace Period: You will have a grace period on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances for periodic rate finance charge calculation purposes) and you will not pay a periodic rate finance charge on Purchases in any given billing cycle if you pay your Current Balance in full by the Payment Due Date on your current statement. There is no grace period on Balance Transfers, Convenience Checks, and Cash Advances.

Foreign Transactions: Each transaction with a business or entity located outside of the United States or for each transaction in a currency other than U.S. Dollars will be charged a Foreign Transaction Fee that will appear on the applicable statement. See your Cardmember Agreement (as may have been amended) for more information.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at 1-866-419-0881 or Card Services, P.O. Box 8801 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

In Case of Errors or Questions About Your Billing Statement: If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write Barclays at the address below as soon as possible. We must hear from you no later than 60 days after we sent you the first billing statement on which the error or problem appeared. You can phone us, but doing so will not preserve your rights under the Fair Credit Billing Act (FCBA). In your letter or email, please provide the following information: a) Your name and account number. b) The dollar amount; merchant name and date of the suspected error. c) Describe the error and explain, if you can, why you believe there is an error. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question.

Notice of Billing Errors: You may submit written notices of possible billing errors by completing our Request Form available at usairwaysmastercard.com or you may draft a letter (see above). Please either mail to Card Services, P.O. Box 8802, Wilmington, DE 19899-8802 or fax to 1-866-390-3437. You may call us, but doing so will not preserve your rights under the Fair Credit Billing Act (FCBA).

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Please refer to your Cardmember Agreement for additional information about the terms of your Account

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address







Payment Due Date	March 12, 2010
Minimum Payment Due	\$1,230.03
Previous Balance	\$17,381.39
Statement Balance	\$17,873.30

Customer News

IMPORTANT ACCOUNT INFORMATION

According to our records, your account is past due. Please send the minimum payment due immediately in order to bring your account current. You can mail your payment in the enclosed envelope, visit our website at usairwaysmastercard.com to make an online payment, or call 1-866-419-0881 today to make a payment by phone.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

YOUR 2009 ANNUAL SUMMARY STATEMENT IS NOW AVAILABLE

Your 2009 Annual Summary Statement is now available online. To view your Annual Summary Statement, log in to usairwaysmastercard.com and click on 'Statements'. From the statement period drop-down box, select '2009 Annual Summary' to view, download and print your statement. It's that easy!

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Closing Date: February 15, 2010

Page 1 of 7
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$1,230.03
Payment Due Date	03/12/10
Statement Begin Date	01/16/10
Statement End Date	02/15/10
Revolving Line	\$18,000.00
Available Revolving Line	\$126.70
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$604.07
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$17,381.39
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$39.95
+ Interest	\$451.96
Statement Balance	\$17,873.30

Payment Information *

Statement Balance	\$17,873.30
Minimum Payment Due	\$1,230.03
Payment Due Date	3/12/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$39.95 late fee and your APRs may be increased to the Penalty APR of up to 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	35 years	\$59,961.00

If you would like information about credit counseling services please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$1,230.03
Statement Balance \$17,873.30
Payment Due Date March 12, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



Initial here to enroll in the optional
Account Protector program.

Initials Date

I understand the terms on the important
Information section and that I may cancel
at any time.

----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200123003017873309

**THE CREDIT CARD ACT AND YOU**

The Credit Card Accountability, Responsibility and Disclosure Act of 2009 will be implemented as of February 22, 2010. For more information about how this new federal law affects your account please refer to the Customer Notifications section of this statement and for details about how to read your newly designed monthly billing statement, please review the enclosed statement insert. If you have any additional questions please call 1-866-419-0881.

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

No Transaction Activity At This Time

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
02/09	LATE PAYMENT FEE	\$39.95
	Total Fees for this Period	\$39.95
Interest Charged		
	Transaction Description	Amount
	INTERESTCHARGE-PURCHASES	\$451.96
	Total Interest for this Period	\$451.96

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2010	\$79.90	Total Interest charged in 2010	\$887.03
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2010. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,608.07	30.24%	\$451.96
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%	\$0.00
Total			\$451.96
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			



Customer Notifications

THE CREDIT CARD ACT AND YOUR ACCOUNT

Officially known as the Credit Card Accountability, Responsibility, and Disclosure Act, the CARD Act was signed into law in May, 2009. This new law changes several provisions of your account, here are some main points:

- Our new statement format spells out in greater detail and larger type size, all you need to know about your credit card account including detail about repayment options.
- Starting in February, payments will be due on the same day each month making it easier for you to plan and budget. If you choose to pay more than your monthly minimum amount due, your extra payment will be applied to the balances with the highest APR first - a great way to reduce what you owe.
- The interest rate on **existing balances** will generally only be increased if your promotional rate expires, your account has a variable APR and the Prime Rate changes, or you are more than 60 days late in making a payment on your account (If the latter is the case, we will notify you 45 days before your rate is scheduled to increase.) And, unless any of the prior situations occur, your interest rate on **new balances** will not be increased for the first 12 months that you have your account.

Should you have any questions, please feel free to contact us toll-free at 1-866-419-0881.

We want to thank you for your business and we look forward to continuing to meet your credit needs.



Important Information

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Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. Please contact us immediately at 1-866-419-0881 if you discover your card has been lost or stolen. Our phones are open 24 hours a day, 365 days a year.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. The Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment. Your available credit may not be increased by the amount of your payment for up to (7) days to ensure we collect the funds from the bank on which your payment is drawn.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments:

Conforming Payments: Conforming payments received daily by 1 p.m. ET through February 21, 2010 and by 5 p.m. ET thereafter, will be credited to your account the day of receipt. Payments received after 1 p.m. ET through February 21, 2010 and after 5 p.m. ET thereafter, will be credited the next business day. To be treated as a conforming payment, the payment must meet the following requirements: (i) Payment must be mailed using the

enclosed envelope and payment coupon from this statement to Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337; and (ii) The payment must be in the form of a single, non-folded, check or money order made payable in US dollars from a US based institution.

Non-conforming Payments: Any payment that does not meet the above requirements will be treated as a non-conforming payment, which may delay crediting of the payment up to 5 days. This includes payments: (i) Mailed to any address other than the address listed above; (ii) Mailed without the payment coupon from this statement or mailed with a payment coupon printed from usairwaysmastercard.com; or (iii) Including multiple checks or money orders, additional correspondence, staples, paperclips, etc.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made online by 7:00 P.M. ET will be credited to your account the day of receipt.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account the day of receipt.

Overnight Payments: Payments sent via overnight courier services or USPS Priority Mail must be sent to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. Overnight payments, which are received at the overnight payment address by 11 a.m. ET through February 21, 2010 and by 5 p.m. ET thereafter, will be credited to your account the day of receipt.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

We will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency,

Continued on Page 5

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

039676-47



Important Information

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lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement). If you are charged interest in a billing cycle, the amount of the Minimum Interest Charge that will be assessed on your Account in any billing cycle is disclosed in your Cardmember Agreement and will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance

We use a method called "daily balance". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

How We Will Calculate Your Balance (For Residents of Iowa at the Time of Account Opening).

We use a method called "average daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Monthly Periodic Rate (the "MPR") (the MPR for each category is the applicable APR shown on the front of the statement divided by 12) to the average daily balances of i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The average daily balances for Purchases, for Balance Transfers, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each balance category on your Account each day, add

to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). A credit balance is treated as a balance of zero. Then we take the sum of all daily balances and divide by the number of days in the billing period to determine the average daily balance. If you multiply the "Balance Subject to Interest Rate" for each balance category as disclosed on your monthly billing statement by the applicable MPR, the results will be the interest assessed, except for minor variations caused by rounding.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes:

If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8801 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

In Case of Errors or Questions About Your Billing

Statement: If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write to us at the address below as soon as possible. We must hear from you no later than 60 days after we sent you the first billing statement on which the error or problem appeared. You can phone us, but doing so will not preserve your rights.

In your letter, please give us the following information:

- (i) Your name and account number,
- (ii) The dollar amount of the suspected error.
- (iii) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your

Continued on Page 6

039676577



Important Information

Page 6 of 7

statement that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question.

Notice of Billing Errors: You may submit written notices of possible billing errors by drafting a letter (see above). Please mail to Card Services, P.O. Box 8802, Wilmington, DE 19899-8802. You may call us, but doing so will not preserve your rights under the Fair Credit Billing Act (FCBA).

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at Card Services, PO Box 8802, Wilmington, DE 19899-8802.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Card Services, PO Box 8802, Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Product Description

Account Protector will cancel your minimum monthly payments for up to 24 months for Involuntarily Unemployment, Disability, or Hospitalization, up to 3 months for Life Events (birth or adoption of a child, marriage, divorce, retirement, relocation or purchase of new home, take a leave of absence, enroll as a full-time college student, experience a natural disaster), or 1 month for a Payment Holiday (experience any hardship that affects your ability to make your monthly minimum payment).

Summary of Important Terms

Account Protector is **optional**. Whether or not you enroll in Account Protector will not affect the terms of an existing credit agreement you have with the bank. We will give you additional information including the Terms and Conditions before you are required to pay. The cost is \$.99 per \$100 of your monthly outstanding balance. You may cancel Account Protector within 30 days and receive a full refund. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits. You should carefully read the information for a full explanation of the terms.

Continued on Page 7

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Important Information

Page 7 of 7

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

©2010 Barclays Bank Delaware



Payment Due Date	April 12, 2010
Minimum Payment Due	\$568.26
Previous Balance	\$17,873.30
Statement Balance	\$17,044.56

Customer News

THE CREDIT CARD ACT AND YOU

The Credit Card Accountability, Responsibility and Disclosure Act of 2009 was implemented on February 22, 2010. For more information about how this new federal law affects your account please refer to the Customer Notifications section of this statement. If you have any additional questions please log in to your account online at usairwaysmastercard.com or call 1-866-419-0881.

PAY YOUR TAXES THE EASY WAY

Enjoy the convenient and rewarding way to pay your taxes and now pay less.

Visit www.mastercard.com/taxoffers for details.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Closing Date: March 15, 2010

Page 1 of 6
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$568.26
Payment Due Date	04/12/10
Statement Begin Date	02/16/10
Statement End Date	03/15/10
Revolving Line	\$18,000.00
Available Revolving Line	\$955.44
Cash Credit Line	\$7,200.00
Available Cash Line	\$955.44
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$17,873.30
- Payments	\$1,231.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$402.26
Statement Balance	\$17,044.56

Payment Information *

Statement Balance	\$17,044.56
Minimum Payment Due	\$568.26
Payment Due Date	4/12/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$39.95 late fee and your APRs may be increased to the Penalty APR of up to 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	35 years	\$58,685.00
\$726.00	3 years	\$26,136.00 (Savings = \$32,549.00)

If you would like information about credit counseling services please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$568.26
Statement Balance \$17,044.56
Payment Due Date April 12, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



Initial here to enroll in the optional
Account Protector program.

Initials Date

I understand the terms on the Important
Information section and that I may cancel
at any time.

----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200056826017044569

040572 16

3 46 10



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
02/16	02/16	PAYMENT RECEIVED	-\$605.00
03/11	03/11	PAYMENT RECEIVED	-\$626.00
Total Payment Activity			-\$1,231.00

Summary of Fees and Interest

Interest Charged		
	Transaction Description	Amount
	INTERESTCHARGE ON PURCHASES	\$402.26
	Total Interest for this Period	\$402.26
Fees		
Posting Date	Transaction Description	Amount
	Total Fees for this Period	\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2010	\$79.90	Total Interest charged in 2010	\$1,289.29
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2010. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 28 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,350.73	30.24% (v)	\$402.26
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24% (v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24% (v)	\$0.00
Total			\$402.26
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			

040572.26



Customer Notifications

THE CREDIT CARD ACT AND YOUR ACCOUNT

Officially known as the Credit Card Accountability, Responsibility, and Disclosure Act, the CARD Act was signed into law in May, 2009. This new law changes several provisions of your account, here are some main points:

- Our new statement format spells out in greater detail and larger type size, all you need to know about your credit card account including detail about repayment options.
- Starting in February, payments will be due on the same day each month making it easier for you to plan and budget. If you choose to pay more than your monthly minimum amount due, your extra payment will be applied to the balances with the highest APR first - a great way to reduce what you owe.
- The interest rate on **existing balances** will generally only be increased if your promotional rate expires, your account has a variable APR and the Prime Rate changes, or you are more than 60 days late in making a payment on your account (If the latter is the case, we will notify you 45 days before your rate is scheduled to increase.) And, unless any of the prior situations occur, your interest rate on **new balances** will not be increased for the first 12 months that you have your account.

Should you have any additional questions please log in to your account online at usairwaysmastercard.com or call 1-866-419-0881.

We want to thank you for your business and we look forward to continuing to meet your credit needs.



Important Information

Page 4 of 6

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. Please contact us immediately at 1-866-419-0881 if you discover your card has been lost or stolen. Our phones are open 24 hours a day, 365 days a year.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. The Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment. Your available credit may not be increased by the amount of your payment for up to (7) days to ensure we collect the funds from the bank on which your payment is drawn.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments:

Conforming Payments: Conforming payments received daily by 5 p.m. ET will be credited to your account the day of receipt. Payments received after 5 p.m. ET will be credited the next business day. To be treated as a conforming payment, the payment must meet the following requirements: (i) Payment must be mailed using the enclosed envelope and payment coupon from this statement to Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337; and (ii) The payment must be in the form of a single, non-folded, check or money order made payable in US dollars from a US based institution. **Non-conforming Payments:** Any payment that does not meet the above requirements will be treated as a non-conforming payment, which may delay crediting of the payment up to 5 days. This includes payments: (i) Mailed to any address other than the address listed above; (ii) Mailed without the payment coupon from this statement or mailed with a payment coupon printed from usairwaysmastercard.com; or (iii) Including multiple checks or money orders, additional correspondence, staples, paperclips, etc.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made online or by phone by 7:00 P.M. ET will be credited to your account the day of receipt.

Overnight Payments: Payments sent via overnight courier services or USPS Priority Mail must be sent to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. Overnight payments, which are received at the overnight payment address by 5 p.m. ET will be credited to your account the day of receipt.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

We will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement. If you are charged interest in a billing cycle, the amount of the Minimum Interest Charge that will be assessed on your Account in any billing cycle is disclosed in your Cardmember Agreement and will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance

We use a method called "daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective

Continued on Page 5

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

Important Information

Page 5 of 6

balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

How We Will Calculate Your Balance (For Residents of Iowa at the Time of Account Opening).

We use a method called "average daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Monthly Periodic Rate (the "MPR") (the MPR for each category is the applicable APR shown on the front of the statement divided by 12) to the average daily balances of i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The average daily balances for Purchases, for Balance Transfers, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each balance category on your Account each day, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). A credit balance is treated as a balance of zero. Then we take the sum of all daily balances and divide by the number of days in the billing period to determine the average daily balance. If you multiply the "Balance Subject to Interest Rate" for each balance category as disclosed on your monthly billing statement by the applicable MPR, the results will be the interest assessed, except for minor variations caused by rounding.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes:

If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8801 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

In Case of Errors or Questions About Your Billing Statement: If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write to us at the address below as soon as possible. We must hear from you no later than 60 days after we sent you the first billing statement on which the error or problem appeared. You can phone us, but doing so will not preserve your rights.

In your letter, please give us the following information:

- (i) Your name and account number,

- (ii) The dollar amount of the suspected error.

- (iii) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount in question.

Notice of Billing Errors: You may submit written notices of possible billing errors by drafting a letter (see above). Please mail to Card Services, P.O. Box 8802, Wilmington, DE 19899-8802. You may call us, but doing so will not preserve your rights under the Fair Credit Billing Act (FCBA).

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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If you think there is an error on your statement, write to us at Card Services, PO Box 8802, Wilmington, DE 19899-8802.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

Important Information

Page 6 of 6

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Card Services, PO Box 8802, Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Product Description

Account Protector will cancel your minimum monthly payments for up to 24 months for Involuntarily Unemployment, Disability, or Hospitalization, up to 3 months for Life Events (birth or adoption of a child, marriage, divorce, retirement, relocation or purchase of new home, take a leave of absence, enroll as a full-time college student, experience a natural disaster), or 1 month for a Payment Holiday (experience any hardship that affects your ability to make your monthly minimum payment).

Summary of Important Terms

Account Protector is **optional**. Whether or not you enroll in Account Protector will not affect the terms of an existing credit agreement you have with the bank. We will give you additional information including the Terms and Conditions before you are required to pay. The cost is \$.99 per \$100 of your monthly outstanding balance. You may cancel Account Protector within 30 days and receive a full refund. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits. You should carefully read the information for a full explanation of the terms.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	May 12, 2010
Minimum Payment Due	\$608.90
Previous Balance	\$17,044.56
Statement Balance	\$17,049.15

Customer News

SPRING TRAVELS AND DOUBLE MILES*

Use your MasterCard® card and your imagination.

Amsterdam, Brussels, Manchester, Dublin, Madrid, Tel Aviv - deciding where to go is the tough part!

Deciding when is easy. This spring, get double miles when you use your MasterCard® card and double Preferred-qualifying miles when you use your US Airways MasterCard® card.

Book by April 30, 2010 and travel by May 31, 2010!

Register online at
usairways.com/doublemiles

**Additional terms and conditions apply. MasterCard® and the MasterCard® Brand Mark are registered trademarks of MasterCard® International Incorporated.*

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 03/16/10 - 04/15/10

Page 1 of 6
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$608.90
Payment Due Date	05/12/10
Statement End Date	04/15/10
Revolving Line	\$18,000.00
Available Revolving Line	\$950.85
Cash Credit Line	\$7,200.00
Available Cash Line	\$950.85
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$17,044.56
- Payments	\$568.26
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$129.95
+ Interest	\$442.90
Statement Balance	\$17,049.15

Payment Information *

Statement Balance	\$17,049.15
Minimum Payment Due	\$608.90
Payment Due Date	5/12/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$39.95 late fee and your APRs may be increased to the Penalty APR of up to 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	35 years	\$58,598.00
\$726.00	3 years	\$26,136.00 (Savings = \$32,462.00)

If you would like information about credit counseling services please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$608.90
Statement Balance \$17,049.15
Payment Due Date May 12, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200060890017049157

039010 16

3 45 11



THE CREDIT CARD ACT AND YOU

The Credit Card Accountability, Responsibility and Disclosure Act of 2009 was implemented on February 22, 2010. For more information about how this new federal law affects your account please refer to the Customer Notifications section of this statement. If you have any additional questions please log in to your account online at usairwaysmastercard.com or call 1-866-419-0881.

AMERICAN CELLARS WINE CLUB

Earn **2,000 miles** and get 6 great wines and save \$58. Also, receive a 6-piece wine tote, a \$37.95 value, and 5 miles per dollar spent. Plus, every wine is fully protected by American Cellars Wine Club's 100% guarantee of satisfaction.

Start Earning Miles Now by visiting www.vinesse.com/usairstatement 0410 or call 1-800-823-5527 and mention code: usairstate0410.

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
04/13	04/13	PAYMENT RECEIVED	-\$568.26
Total Payment Activity			-\$568.26

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
03/31	ANNUAL FEE	\$90.00
04/12	LATE PAYMENT FEE	\$39.95
Total Fees for this Period		\$129.95
Interest Charged		
	Transaction Description	Amount
	INTERESTCHARGE ON PURCHASES	\$442.90
Total Interest for this Period		\$442.90

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2010	\$209.85	Total Interest charged in 2010	\$1,732.19
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2010. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,254.84	30.24%(v)	\$442.90
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$442.90
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Customer Notifications

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- Our new statement format spells out in greater detail and larger type size, all you need to know about your credit card account including detail about repayment options.
- Starting in February, payments will be due on the same day each month making it easier for you to plan and budget. If you choose to pay more than your monthly minimum amount due, your extra payment will be applied to the balances with the highest APR first - a great way to reduce what you owe.
- The interest rate on **existing balances** will generally only be increased if your promotional rate expires, your account has a variable APR and the Prime Rate changes, or you are more than 60 days late in making a payment on your account (If the latter is the case, we will notify you 45 days before your rate is scheduled to increase.) And, unless any of the prior situations occur, your interest rate on **new balances** will not be increased for the first 12 months that you have your account.

Should you have any additional questions please log in to your account online at usairwaysmastercard.com or call 1-866-419-0881.

We want to thank you for your business and we look forward to continuing to meet your credit needs.



Important Information

Page 4 of 6

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. Please contact us immediately at 1-866-419-0881 if you discover your card has been lost or stolen. Our phones are open 24 hours a day, 365 days a year.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. The Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment. Your available credit may not be increased by the amount of your payment for up to (7) days to ensure we collect the funds from the bank on which your payment is drawn.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments:

Conforming Payments: Conforming payments received daily by 5 p.m. ET will be credited to your account the day of receipt. Payments received after 5 p.m. ET will be credited the next business day. To be treated as a conforming payment, the payment must meet the following requirements: (i) Payment must be mailed using the enclosed envelope and payment coupon from this statement to Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337; and (ii) The payment must be in the form of a single, non-folded, check or money order made payable in US dollars from a US based institution.

Non-conforming Payments: Any payment that does not meet the above requirements will be treated as a non-conforming payment, which may delay crediting of the payment up to 5 days. This includes payments: (i) Mailed to any address other than the address listed above; (ii) Mailed without the payment coupon from this statement or mailed with a payment coupon printed from usairwaysmastercard.com; or (iii) Including multiple checks or money orders, additional correspondence, staples, paperclips, etc.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made online or by phone by 7:00 P.M. ET will be credited to your account the day of receipt.

Overnight Payments: Payments sent via overnight courier services or USPS Priority Mail must be sent to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. Overnight payments, which are received at the overnight payment address by 5 p.m. ET will be credited to your account the day of receipt.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

We will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement. If you are charged interest in a billing cycle, the amount of the Minimum Interest Charge that will be assessed on your Account in any billing cycle is disclosed in your Cardmember Agreement and will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance

We use a method called "daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective

Continued on Page 5

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 5 of 6

balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

How We Will Calculate Your Balance (For Residents of Iowa at the Time of Account Opening).

We use a method called "average daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Monthly Periodic Rate (the "MPR") (the MPR for each category is the applicable APR shown on the front of the statement divided by 12) to the average daily balances of i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The average daily balances for Purchases, for Balance Transfers, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each balance category on your Account each day, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). A credit balance is treated as a balance of zero. Then we take the sum of all daily balances and divide by the number of days in the billing period to determine the average daily balance. If you multiply the "Balance Subject to Interest Rate" for each balance category as disclosed on your monthly billing statement by the applicable MPR, the results will be the interest assessed, except for minor variations caused by rounding.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes:

If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8801 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

In Case of Errors or Questions About Your Billing Statement: If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write to us at the address below as soon as possible. We must hear from you no later than 60 days after we sent you the first billing statement on which the error or problem appeared. You can phone us, but doing so will not preserve your rights.

In your letter, please give us the following information:

- (i) Your name and account number,

- (ii) The dollar amount of the suspected error.

- (iii) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount in question.

Notice of Billing Errors: You may submit written notices of possible billing errors by drafting a letter (see above). Please mail to Card Services, P.O. Box 8802, Wilmington, DE 19899-8802. You may call us, but doing so will not preserve your rights under the Fair Credit Billing Act (FCBA).

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at Card Services, PO Box 8802, Wilmington, DE 19899-8802.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:



Important Information

Page 6 of 6

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Card Services, PO Box 8802, Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Customer News

NEW YORK CITY EXPERIENCE 2010 SWEEPSTAKES

Your US Airways
Dividend Miles World MasterCard
could get you closer to the ultimate
New York City Experience!

Visit www.priceless.com/nyc for
details. May 15 through June 30,
2010



Payment Due Date	June 12, 2010
Minimum Payment Due	\$592.75
Previous Balance	\$17,049.15
Statement Balance	\$16,907.85

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 04/16/10 - 05/15/10

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$592.75
Payment Due Date	06/12/10
Statement End Date	05/15/10
Revolving Line	\$18,000.00
Available Revolving Line	\$1,092.15
Cash Credit Line	\$7,200.00
Available Cash Line	\$1,092.15
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$17,049.15
- Payments	\$609.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$39.95
+ Interest	\$427.75
Statement Balance	\$16,907.85

Payment Information *

Statement Balance	\$16,907.85
Minimum Payment Due	\$592.75
Payment Due Date	6/12/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$39.95 late fee and your APRs may be increased to the Penalty APR of up to 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	35 years	\$58,134.00
\$720.00	3 years	\$25,920.00 (Savings = \$32,214.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.

Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.

Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$592.75
Statement Balance \$16,907.85
Payment Due Date June 12, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200059275016907852

078426 1/4

456711



EARNING 4,000 BONUS MILES BEGINS WITH A SINGLE DINE!

Did you know you currently earn 1 mile or more for every dollar spent at thousands of restaurants nationwide? You are automatically enrolled in Dividend Miles Dining by Rewards Network. This is in addition to what you already earn with your US Airways MasterCard. Now you can get even more out of Dividend Miles Dining - up to 4,000 miles more if you go the distance.

1. Visit www.usairways.com/4000 and register for the 'Go for 4,000 Miles' bonus. Create a dining profile if you haven't already. It's quick and easy.
2. Visit any participating locations before 6/30/10 and earn 400 bonus miles for every \$40 you spend, up to 4,000 bonus miles in all.

For bonus details, visit www.usairways.com/4000.

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
05/14	05/14	PAYMENT RECEIVED	-\$609.00
Total Payment Activity			-\$609.00

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
05/12	LATE PAYMENT FEE	\$39.95
Total Fees for this Period		\$39.95
Interest Charged		
	Transaction Description	Amount
	INTERESTCHARGE ON PURCHASES	\$427.75
Total Interest for this Period		\$427.75

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2010	\$249.80	Total Interest charged in 2010	\$2,159.94
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2010. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,220.11	30.24%(v)	\$427.75
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$427.75
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. Please contact us immediately at 1-866-419-0881 if you discover your card has been lost or stolen. Our phones are open 24 hours a day, 365 days a year.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. The Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment. Your available credit may not be increased by the amount of your payment for up to (7) days to ensure we collect the funds from the bank on which your payment is drawn.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments:

Conforming Payments: Conforming payments received daily by 5 p.m. ET will be credited to your account the day of receipt. Payments received after 5 p.m. ET will be credited the next business day. To be treated as a conforming payment, the payment must meet the following requirements: (i) Payment must be mailed using the enclosed envelope and payment coupon from this statement to Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337; and (ii) The payment must be in the form of a single, non-folded, check or money order made payable in US dollars from a US based institution. **Non-conforming Payments:** Any payment that does not meet the above requirements will be treated as a non-conforming payment, which may delay crediting of the payment up to 5 days. This includes payments: (i) Mailed to any address other than the address listed above; (ii) Mailed without the payment coupon from this statement or mailed with a payment coupon printed from usairwaysmastercard.com; or (iii) Including multiple checks or money orders, additional correspondence, staples, paperclips, etc.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made online or by phone by 7:00 P.M. ET will be credited to your account the day of receipt.

Overnight Payments: Payments sent via overnight courier services or USPS Priority Mail must be sent to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. Overnight payments, which are received at the overnight payment address by 5 p.m. ET will be credited to your account the day of receipt.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

We will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement. If you are charged interest in a billing cycle, the amount of the Minimum Interest Charge that will be assessed on your Account in any billing cycle is disclosed in your Cardmember Agreement and will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance: We use a method called "daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

078426 3/4

Important Information

Page 4 of 4

payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

How We Will Calculate Your Balance (For Residents of Iowa at the Time of Account Opening). We use a method called "average daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Monthly Periodic Rate (the "MPR") (the MPR for each category is the applicable APR shown on the front of the statement divided by 12) to the average daily balances of i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The average daily balances for Purchases, for Balance Transfers, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each balance category on your Account each day, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). A credit balance is treated as a balance of zero. Then we take the sum of all daily balances and divide by the number of days in the billing period to determine the average daily balance. If you multiply the "Balance Subject to Interest Rate" for each balance category as disclosed on your monthly billing statement by the applicable MPR, the results will be the interest assessed, except for minor variations caused by rounding.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8803. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

In Case of Errors or Questions About Your Billing Statement: If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write to us at the address below as soon as possible. We must hear from you no later than 60 days after we sent you the first billing statement on which the error or problem appeared. You can phone us, but doing so will not preserve your rights.

In your letter, please give us the following information:

(i) Your name and account number,

(ii) The dollar amount of the suspected error.

(iii) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount in question.

Notice of Billing Errors: You may submit written notices of possible billing errors by drafting a letter (see above). Please mail to Card Services, P.O. Box 8802, Wilmington, DE 19899-8802. You may call us, but doing so will not preserve your rights under the Fair Credit Billing Act (FCBA).

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	July 12, 2010
Minimum Payment Due	\$623.89
Previous Balance	\$16,907.85
Statement Balance	\$17,755.94

Customer News

BE THE STAR OF MILES

Earn 50% more miles

Since you're the star of the show you'll get a 50% bonus on your miles. Earn a bonus with every hotel stay, car rental and even when you convert hotel points to miles. Register at usairways.com/SummerBlockbuster today and start earning your 50% bonus.

NEW YORK CITY EXPERIENCE 2010 SWEEPSTAKES

Your US Airways Dividend Miles World MasterCard could get you closer to the ultimate New York City Experience!

Visit www.priceless.com/nyc for details. May 15 through June 30, 2010

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 05/16/10 - 06/15/10

Page 1 of 5
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$623.89
Payment Due Date	07/12/10
Statement End Date	06/15/10
Revolving Line	\$18,000.00
Available Revolving Line	\$244.06
Cash Credit Line	\$7,200.00
Available Cash Line	\$244.06
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$16,907.85
- Payments	\$592.75
+ Purchases	\$950.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$39.95
+ Interest	\$450.89
Statement Balance	\$17,755.94

Payment Information *

Statement Balance	\$17,755.94
Minimum Payment Due	\$623.89
Payment Due Date	7/12/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$39.95 late fee and your APRs may be increased to the Penalty APR of up to 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	35 years	\$61,084.00
\$756.00	3 years	\$27,216.00 (Savings = \$33,868.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.

Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.

Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$623.89
Statement Balance \$17,755.94
Payment Due Date July 12, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200062389017755949



**GET DOUBLE MILES!
BUY OR GIFT MILES
AND GET A 100% BONUS**

Buy or gift US Airways Dividend Miles before July 31, 2010 and get a 100% Bonus.

That's twice the miles for the same price. There is no better time to top up!

- Buy the miles you need and get DOUBLE miles
- Give miles as a gift and look twice as generous

Your 100% Bonus is waiting...Don't miss out! Buy or Gift miles today.

www.usairways.com/miles

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	950
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	950
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments					
Trans Date	Posting Date	Transaction Description			Amount
06/15	06/15	PAYMENT RECEIVED			-\$592.75
Total Payment Activity					-\$592.75
Purchases					
05/27	05/27	STAR RESOURCES	07045358845 NC		\$150.00
06/02	06/03	TRAVELKUZ	GILL	MA	\$800.00
Total Purchase Activity					\$950.00

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
06/14	LATE PAYMENT FEE	\$39.95
Total Fees for this Period		\$39.95
Interest Charged		
	Transaction Description	Amount
	INTERESTCHARGE ON PURCHASES	\$450.89
Total Interest for this Period		\$450.89

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2010	\$289.75	Total Interest charged in 2010	\$2,610.83
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2010. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,566.38	30.24%(v)	\$450.89
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$450.89
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Customer Notifications

IMPORTANT CHANGES TO YOUR ACCOUNT TERMS

The way in which we calculate your minimum monthly payment is changing on your account. This change may result in an increase to your minimum monthly payment. Beginning with your payment due date in 09/2010 your required minimum payment will be the amount that equals 1% of your statement balance plus any interest charges, returned payment charges and late payment fees (if any) that may be assessed in a particular billing cycle (see below for the actual description of the calculation). To avoid late fees, a payment of at least the required minimum monthly payment each month is required to be made by your payment due date which is now the same date each month. You always have the option of paying more than the minimum payment on your account. Beginning with your payment due date in 09/2010, the following replaces the paragraph in your Cardmember Agreement (as may have been amended) that discusses how your Minimum Payment Due is calculated:

Your Minimum Payment Each Month.

Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. If the Statement Balance shown on your monthly statement is less than \$20, your Minimum Payment Due (due by the Payment Due Date) will be that Statement Balance amount. Otherwise, if your Statement Balance is equal to or greater than \$20, your Minimum Payment Due will be the greater of \$20 or the total of 1) 1% of the Principal Balance (defined as the total Statement Balance minus interest charges, Returned Payment Fee, and any Late Payment Fee that are incurred during the current billing cycle), plus 2) interest charges accrued during the current billing cycle, plus 3) any Returned Payment Fee and any Late Payment Fee incurred during the current billing cycle, plus 4) if we so elect, any amount past due or amount over your credit line at the time of billing. In certain instances your Minimum Payment Due may be less than your total fees and interest assessed in that billing cycle. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next payment due date.



Important Information

Page 4 of 5

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. Please contact us immediately at 1-866-419-0881 if you discover your card has been lost or stolen. Our phones are open 24 hours a day, 365 days a year.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. The Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment. Your available credit may not be increased by the amount of your payment for up to (7) days to ensure we collect the funds from the bank on which your payment is drawn.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments:

Conforming Payments: Conforming payments received daily by 5 p.m. ET will be credited to your account the day of receipt. Payments received after 5 p.m. ET will be credited the next business day. To be treated as a conforming payment, the payment must meet the following requirements: (i) Payment must be mailed using the enclosed envelope and payment coupon from this statement to Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337; and (ii) The payment must be in the form of a single, non-folded, check or money order made payable in US dollars from a US based institution.

Non-conforming Payments: Any payment that does not meet the above requirements will be treated as a non-conforming payment, which may delay crediting of the payment up to 5 days. This includes payments: (i) Mailed to any address other than the address listed above; (ii) Mailed without the payment coupon from this statement or mailed with a payment coupon printed from usairwaysmastercard.com; or (iii) Including multiple checks or money orders, additional correspondence, staples, paperclips, etc.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made online or by phone by 7:00 P.M. ET will be credited to your account the day of receipt.

Overnight Payments: Payments sent via overnight courier services or USPS Priority Mail must be sent to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. Overnight payments, which are received at the overnight payment address by 5 p.m. ET will be credited to your account the day of receipt.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

We will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement. If you are charged interest in a billing cycle, the amount of the Minimum Interest Charge that will be assessed on your Account in any billing cycle is disclosed in your Cardmember Agreement and will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance: We use a method called "daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any

Continued on Page 5

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

037306 45



Important Information

Page 5 of 5

payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

How We Will Calculate Your Balance (For Residents of Iowa at the Time of Account Opening). We use a method called "average daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Monthly Periodic Rate (the "MPR") (the MPR for each category is the applicable APR shown on the front of the statement divided by 12) to the average daily balances of i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The average daily balances for Purchases, for Balance Transfers, and for Cash Advances are calculated separately and determined as follows: We take the beginning balances for each balance category on your Account each day, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). A credit balance is treated as a balance of zero. Then we take the sum of all daily balances and divide by the number of days in the billing period to determine the average daily balance. If you multiply the "Balance Subject to Interest Rate" for each balance category as disclosed on your monthly billing statement by the applicable MPR, the results will be the interest assessed, except for minor variations caused by rounding.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8803. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

In Case of Errors or Questions About Your Billing Statement: If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write to us at the address below as soon as possible. We must hear from you no later than 60 days after we sent you the first billing statement on which the error or problem appeared. You can phone us, but doing so will not preserve your rights.

In your letter, please give us the following information:

(i) Your name and account number,

(ii) The dollar amount of the suspected error.

(iii) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount in question.

Notice of Billing Errors: You may submit written notices of possible billing errors by drafting a letter (see above). Please mail to Card Services, P.O. Box 8802, Wilmington, DE 19899-8802. You may call us, but doing so will not preserve your rights under the Fair Credit Billing Act (FCBA).

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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037306 55



Payment Due Date	August 12, 2010
Minimum Payment Due	\$1,248.42
Previous Balance	\$17,755.94
Statement Balance	\$18,242.42

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$1,490.84. This amount is equal to your minimum payment due of \$1,248.42 plus the amount over your credit line which is currently \$242.42.

IMPORTANT ACCOUNT INFORMATION

According to our records, your account is past due. Please send the minimum payment due immediately in order to bring your account current. You can mail your payment in the enclosed envelope, visit our website at usairwaysmastercard.com to make an online payment, or call 1-866-419-0881 today to make a payment by phone.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 06/16/10 - 07/15/10

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$1,248.42
Payment Due Date	08/12/10
Statement End Date	07/15/10
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$623.89
Overlimit Amount	\$242.42

Activity Summary

Previous Balance	\$17,755.94
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$39.95
+ Interest	\$446.53
Statement Balance	\$18,242.42

Payment Information *

Statement Balance	\$18,242.42
Minimum Payment Due	\$1,248.42
Payment Due Date	8/12/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$39.95 late fee and your APRs may be increased to the Penalty APR of up to 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	35 years	\$61,230.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.

036550 1/4



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$1,248.42
Statement Balance \$18,242.42
Payment Due Date August 12, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200124842018242420

5611



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

No Transaction Activity At This Time

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
07/12	LATE PAYMENT FEE	\$39.95
	Total Fees for this Period	\$39.95
Interest Charged		
	Transaction Description	Amount
	INTERESTCHARGE ON PURCHASES	\$446.53
	Total Interest for this Period	\$446.53

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2010	\$329.70	Total Interest charged in 2010	\$3,057.36
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2010. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,976.07	30.24%(v)	\$446.53
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$446.53
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

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Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. Please contact us immediately at 1-866-419-0881 if you discover your card has been lost or stolen. Our phones are open 24 hours a day, 365 days a year.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. The Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment. Your available credit may not be increased by the amount of your payment for up to (7) days to ensure we collect the funds from the bank on which your payment is drawn.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments:

Conforming Payments: Conforming payments received daily by 5 p.m. ET will be credited to your account the day of receipt. Payments received after 5 p.m. ET will be credited the next business day. To be treated as a conforming payment, the payment must meet the following requirements: (i) Payment must be mailed using the enclosed envelope and payment coupon from this statement to Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337; and (ii) The payment must be in the form of a single, non-folded, check or money order made payable in US dollars from a US based institution. **Non-conforming Payments:** Any payment that does not meet the above requirements will be treated as a non-conforming payment, which may delay crediting of the payment up to 5 days. This includes payments: (i) Mailed to any address other than the address listed above; (ii) Mailed without the payment coupon from this statement or mailed with a payment coupon printed from usairwaysmastercard.com; or (iii) Including multiple checks or money orders, additional correspondence, staples, paperclips, etc.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made online or by phone by 7:00 P.M. ET will be credited to your account the day of receipt.

Overnight Payments: Payments sent via overnight courier services or USPS Priority Mail must be sent to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. Overnight payments, which are received at the overnight payment address by 5 p.m. ET will be credited to your account the day of receipt.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

We will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement. If you are charged interest in a billing cycle, the amount of the Minimum Interest Charge that will be assessed on your Account in any billing cycle is disclosed in your Cardmember Agreement and will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance: We use a method called "daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8803. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- *Account information* : Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of problem* : If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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036650 44



Payment Due Date	September 12, 2010
Minimum Payment Due	\$632.18
Previous Balance	\$18,242.42
Statement Balance	\$17,547.69

Customer News

NEED MORE MILES?

BUY, GIFT OR SHARE MILES AND FLY SOONER!

Are you a few miles short of a flight award?

Buying, Gifting or Sharing your miles is the fastest way to get the miles you need.

- Buy the miles you need and quickly top up your account
- Give miles as a gift and boost the balance of someone special
- Share miles with friends or family and take a trip together!

Why wait when you can get an award flight right away! Buy, Gift or Share miles today.

www.usairways.com/miles

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 07/16/10 - 08/15/10

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$632.18
Payment Due Date	09/12/10
Statement End Date	08/15/10
Revolving Line	\$18,000.00
Available Revolving Line	\$452.31
Cash Credit Line	\$7,200.00
Available Cash Line	\$452.31
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$18,242.42
- Payments	\$1,248.42
+ Purchases	\$52.56
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$39.95
+ Interest	\$461.18
Statement Balance	\$17,547.69

Payment Information *

Statement Balance	\$17,547.69
Minimum Payment Due	\$632.18
Payment Due Date	9/12/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$39.95 late fee and your APRs may be increased to the Penalty APR of up to 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	33 years	\$60,073.00
\$747.00	3 years	\$26,892.00 (Savings = \$33,181.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.

035677 1/4



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$632.18
Statement Balance \$17,547.69
Payment Due Date September 12, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200063218017547698

56 10



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	53
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	53
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
07/23	07/23	PAYMENT RECEIVED	-\$623.89
08/13	08/13	PAYMENT RECEIVED	-\$624.53
Total Payment Activity			-\$1,248.42
Purchases			
07/24	07/26	AUTOZONE #3247 QPS GREENFIELD MA	\$52.56
Total Purchase Activity			\$52.56

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
08/12	LATE PAYMENT FEE	\$39.95
Total Fees for this Period		\$39.95
Interest Charged		
	Transaction Description	Amount
	INTERESTCHARGE ON PURCHASES	\$461.18
Total Interest for this Period		\$461.18

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2010	\$369.65	Total Interest charged in 2010	\$3,518.54
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2010. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,967.22	30.24%(v)	\$461.18
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$461.18
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. Please contact us immediately at 1-866-419-0881 if you discover your card has been lost or stolen. Our phones are open 24 hours a day, 365 days a year.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. The Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment. Your available credit may not be increased by the amount of your payment for up to (7) days to ensure we collect the funds from the bank on which your payment is drawn.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments:

Conforming Payments: Conforming payments received daily by 5 p.m. ET will be credited to your account the day of receipt. Payments received after 5 p.m. ET will be credited the next business day. To be treated as a conforming payment, the payment must meet the following requirements: (i) Payment must be mailed using the enclosed envelope and payment coupon from this statement to Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337; and (ii) The payment must be in the form of a single, non-folded, check or money order made payable in US dollars from a US based institution. **Non-conforming Payments:** Any payment that does not meet the above requirements will be treated as a non-conforming payment, which may delay crediting of the payment up to 5 days. This includes payments: (i) Mailed to any address other than the address listed above; (ii) Mailed without the payment coupon from this statement or mailed with a payment coupon printed from usairwaysmastercard.com; or (iii) Including multiple checks or money orders, additional correspondence, staples, paperclips, etc.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made online or by phone by 7:00 P.M. ET will be credited to your account the day of receipt.

Overnight Payments: Payments sent via overnight courier services or USPS Priority Mail must be sent to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. Overnight payments, which are received at the overnight payment address by 5 p.m. ET will be credited to your account the day of receipt.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

We will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement. If you are charged interest in a billing cycle, the amount of the Minimum Interest Charge that will be assessed on your Account in any billing cycle is disclosed in your Cardmember Agreement and will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance: We use a method called "daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8803. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- *Account information* : Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of problem* : If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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035677 44



Payment Due Date	October 12, 2010
Minimum Payment Due	\$625.61
Previous Balance	\$17,547.69
Statement Balance	\$17,396.12

Customer News

CHOOSE YOUR BONUS!

BUY, GIFT OR SHARE US AIRWAYS DIVIDEND MILES AND CHOOSE BETWEEN BONUS MILES OR QUALIFYING MILES!

Buy, Gift or Share miles before
September 15, 2010 and select 1 of 2
Bonus offers:

- Bonus miles: get up to 100% Bonus when you buy, gift or share more than 10,000 miles
- Preferred Qualifying Miles: get 1,000 PQMs for every 10,000 miles you buy, gift or share

You choose the offer you want most! Why wait when you can get an award flight right away!

Buy, Gift or Share miles today.
www.usairways.com/miles

KEEP TRACK OF YOUR ACCOUNT

Want to know when your payment is due or confirm we received your payment? Log on to usairwaysmastercard.com and customize your email alert preferences.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 08/16/10 - 09/15/10

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$625.61
Payment Due Date	10/12/10
Statement End Date	09/15/10
Revolving Line	\$18,000.00
Available Revolving Line	\$603.88
Cash Credit Line	\$7,200.00
Available Cash Line	\$603.88
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$17,547.69
- Payments	\$632.18
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$25.00
+ Interest	\$455.61
Statement Balance	\$17,396.12

Payment Information *

Statement Balance	\$17,396.12
Minimum Payment Due	\$625.61
Payment Due Date	10/12/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$35.00 late fee and your APRs may be increased to the Penalty APR of up to 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	33 years	\$59,549.00
\$741.00	3 years	\$26,676.00 (Savings = \$32,873.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.

Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$625.61
Statement Balance \$17,396.12
Payment Due Date October 12, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200062561017396123



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
09/15	09/15	PAYMENT RECEIVED	-\$632.18
Total Payment Activity			-\$632.18

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
09/13	LATE PAYMENT FEE	\$25.00
Total Fees for this Period		\$25.00
Interest Charged		
	Transaction Description	Amount
	INTERESTCHARGE ON PURCHASES	\$455.61
Total Interest for this Period		\$455.61

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2010	\$394.65	Total Interest charged in 2010	\$3,974.15
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2010. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,750.24	30.24%(v)	\$455.61
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$455.61
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

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Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. Please contact us immediately at 1-866-419-0881 if you discover your card has been lost or stolen. Our phones are open 24 hours a day, 365 days a year.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. The Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment. Your available credit may not be increased by the amount of your payment for up to (7) days to ensure we collect the funds from the bank on which your payment is drawn.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments:

Conforming Payments: Conforming payments received daily by 5 p.m. ET will be credited to your account the day of receipt. Payments received after 5 p.m. ET will be credited the next business day. To be treated as a conforming payment, the payment must meet the following requirements: (i) Payment must be mailed using the enclosed envelope and payment coupon from this statement to Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337; and (ii) The payment must be in the form of a single, non-folded, check or money order made payable in US dollars from a US based institution.

Non-conforming Payments: Any payment that does not meet the above requirements will be treated as a non-conforming payment, which may delay crediting of the payment up to 5 days. This includes payments: (i) Mailed to any address other than the address listed above; (ii) Mailed without the payment coupon from this statement or mailed with a payment coupon printed from usairwaysmastercard.com; or (iii) Including multiple checks or money orders, additional correspondence, staples, paperclips, etc.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made online or by phone by 7:00 P.M. ET will be credited to your account the day of receipt.

Overnight Payments: Payments sent via overnight courier services or USPS Priority Mail must be sent to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. Overnight payments, which are received at the overnight payment address by 5 p.m. ET will be credited to your account the day of receipt.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

We will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement. If you are charged interest in a billing cycle, the amount of the Minimum Interest Charge that will be assessed on your Account in any billing cycle is disclosed in your Cardmember Agreement and will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance: We use a method called "daily balance (including new purchases)". To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8803. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- *Account information* : Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of problem* : If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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035239 4/4



Payment Due Date	November 12, 2010
Minimum Payment Due	\$1,281.52
Previous Balance	\$17,396.12
Statement Balance	\$18,421.52

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$1,703.04. This amount is equal to your minimum payment due of \$1,281.52 plus the amount over your credit line which is currently \$421.52.

IMPORTANT ACCOUNT INFORMATION

According to our records, your account is past due. Please send the minimum payment due immediately in order to bring your account current. You can mail your payment in the enclosed envelope, visit our website at usairwaysmastercard.com to make an online payment, or call 1-866-419-0881 today to make a payment by phone.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 09/16/10 - 10/15/10

Page 1 of 5
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$1,281.52
Payment Due Date	11/12/10
Statement End Date	10/15/10
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$625.61
Overlimit Amount	\$421.52

Activity Summary

Previous Balance	\$17,396.12
- Payments	\$0.00
+ Purchases	\$549.49
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$35.00
+ Interest	\$440.91
Statement Balance	\$18,421.52

Payment Information *

Statement Balance	\$18,421.52
Minimum Payment Due	\$1,281.52
Payment Due Date	11/12/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	33 years	\$61,539.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.

007864 1/5



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$1,281.52
Statement Balance \$18,421.52
Payment Due Date November 12, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200128152018421525

10



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	549
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Purchases			
Trans Date	Posting Date	Transaction Description	Amount
10/06	10/08	GULF OIL 92015741 TURNERS FALLSMA	\$57.15
10/07	10/11	CRABBY DICK'S - REHOBOTH BEACDE	\$40.98
10/07	10/11	CRABBY DICK'S - REHOBOTH BEACDE	\$61.49
10/09	10/11	CASUAL BAKER B & T #96 REHOBOTH BCH DE	\$144.91
10/10	10/11	BIG FISH GRILL REHOBOTH DE	\$75.00
10/09	10/11	DRESS BARN #0610 REHOBOTH BCH DE	\$169.96
Total Purchase Activity			\$549.49

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
10/12	LATE PAYMENT FEE	\$35.00
Total Fees for this Period		\$35.00
Interest Charged		
	Transaction Description	Amount
	INTEREST CHARGE ON PURCHASES	\$440.91
Total Interest for this Period		\$440.91

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2010	\$429.65	Total Interest charged in 2010	\$4,415.06
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2010. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,749.88	30.24%(v)	\$440.91
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$440.91
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Customer Notifications

BENEFIT CHANGE NOTIFICATION

Effective December 1, 2010, the provider that we utilize for auto rental collision damage waiver insurance, extended warranty and price protection coverage will change to Indemnity Insurance Company of North America, and the terms and conditions of these benefits may change. In addition, the maximum benefit amount of the automatic common carrier travel accident insurance will decrease from \$250,000 to \$200,000, and the company that processes these claims will change. Please visit usairwaysmastercard.com to view your current Guide to Benefits and the Guide to Benefits that will become effective December 1, 2010.



Important Information

Page 4 of 5

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Paying Interest.

Continued on Page 5

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

007864-45



Important Information

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Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period), but not on Cash Advances or Balance Transfers. We will not charge you interest on Purchases in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. However, effective 11/16/2010 (unless you have timely rejected this change to your account terms in accordance with the instructions on the change in terms notice provided to you) can avoid interest on Purchases only if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement.

If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8801 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report

you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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007864-55



Payment Due Date	December 12, 2010
Minimum Payment Due	\$1,332.59
Previous Balance	\$18,421.52
Statement Balance	\$18,294.59

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$1,627.18. This amount is equal to your minimum payment due of \$1,332.59 plus the amount over your credit line which is currently \$294.59.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 10/16/10 - 11/15/10

Page 1 of 5
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$1,332.59
Payment Due Date	12/12/10
Statement End Date	11/15/10
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$655.91
Overlimit Amount	\$294.59

Activity Summary

Previous Balance	\$18,421.52
- Payments	\$625.61
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$35.00
+ Interest	\$463.68
Statement Balance	\$18,294.59

Payment Information *

Statement Balance	\$18,294.59
Minimum Payment Due	\$1,332.59
Payment Due Date	12/12/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	33 years	\$60,957.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.

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Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$1,332.59
Statement Balance \$18,294.59
Payment Due Date December 12, 2010



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200133259018294594



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
10/18	10/18	PAYMENT RECEIVED	-\$625.61
Total Payment Activity			-\$625.61

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
11/12	LATE PAYMENT FEE	\$35.00
Total Fees for this Period		\$35.00
Interest Charged		
	Transaction Description	Amount
	INTERESTCHARGE ON PURCHASES	\$463.68
Total Interest for this Period		\$463.68

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2010	\$464.65	Total Interest charged in 2010	\$4,878.74
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2010. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$18,064.62	30.24%(v)	\$463.68
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$463.68
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Customer Notifications

BENEFIT CHANGE NOTIFICATION

Effective December 1, 2010, the provider that we utilize for auto rental collision damage waiver insurance, extended warranty and price protection coverage will change to Indemnity Insurance Company of North America, and the terms and conditions of these benefits may change. In addition, the maximum benefit amount of the automatic common carrier travel accident insurance will decrease from \$250,000 to \$200,000, and the company that processes these claims will change. Please visit usairwaysmastercard.com to view your current Guide to Benefits and the Guide to Benefits that will become effective December 1, 2010.



Important Information

Page 4 of 5

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Paying Interest.

Continued on Page 5

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

034662 45



Important Information

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Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period), but not on Cash Advances or Balance Transfers. We will not charge you interest on Purchases in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. However, effective 11/16/2010 (unless you have timely rejected this change to your account terms in accordance with the instructions on the change in terms notice provided to you) can avoid interest on Purchases only if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement.

If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8801 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report

you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	January 12, 2011
Minimum Payment Due	\$1,332.24
Previous Balance	\$18,294.59
Statement Balance	\$18,117.24

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$1,449.48. This amount is equal to your minimum payment due of \$1,332.24 plus the amount over your credit line which is currently \$117.24.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 11/16/10 - 12/15/10

Page 1 of 5
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$1,332.24
Payment Due Date	01/12/11
Statement End Date	12/15/10
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$676.68
Overlimit Amount	\$117.24

Activity Summary

Previous Balance	\$18,294.59
- Payments	\$655.91
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$35.00
+ Interest	\$443.56
Statement Balance	\$18,117.24

Payment Information *

Statement Balance	\$18,117.24
Minimum Payment Due	\$1,332.24
Payment Due Date	1/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	33 years	\$60,931.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.

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Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$1,332.24
Statement Balance \$18,117.24
Payment Due Date January 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200133224018117243



BENEFIT CHANGE NOTIFICATION

As a reminder, on December 1, 2010, the provider that we utilize for auto rental collision damage waiver insurance, extended warranty and price protection coverage changed to Indemnity Insurance Company of North America, and the terms and conditions of these benefits may have changed. In addition, the maximum benefit amount of the automatic common carrier travel accident insurance decreased from \$250,000 to \$200,000, and the company that processes these claims changed. Please visit usairwaysmastercard.com to view your new Guide to Benefits that became effective December 1, 2010.

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
11/16	11/16	PAYMENT RECEIVED	-\$655.91
Total Payment Activity			-\$655.91

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
12/13	LATE PAYMENT FEE	\$35.00
Total Fees for this Period		\$35.00
Interest Charged		
	Transaction Description	Amount
	INTERESTCHARGE ON PURCHASES	\$443.56
Total Interest for this Period		\$443.56

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2010	\$499.65	Total Interest charged in 2010	\$5,322.30
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2010. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,856.73	30.24%(v)	\$443.56
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$443.56
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Customer Notifications

YOUR SATISFACTION IS IMPORTANT TO US

Barclaycard US is committed to providing quality products and services to our customers. To do this, Barclaycard US seeks opportunities to make lives simpler for our customers, provide avenues for our customers to report any form of dissatisfaction. If you are unhappy and would like to submit a complaint, you can do so either by, U.S. mail, or by phone. Our contact details are listed below.

By U.S. Mail:
Card Services
PO Box 8801
Wilmington, DE 19899-8801

By phone: **1-866-225-9725**
TDD: 1-866-4-TDD-705 (or 1- 866-483-3705)

For additional information about our complaint policy, please refer to the Customer Service section on www.barclaycardus.com .



Important Information

Page 4 of 5

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 5

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

034306 45



Important Information

Page 5 of 5

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8801 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or

other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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034366 55



Payment Due Date	February 12, 2011
Minimum Payment Due	\$1,321.49
Previous Balance	\$18,117.24
Statement Balance	\$17,931.49

Customer News

IMPORTANT ACCOUNT INFORMATION

According to our records, your account is past due. Please send the minimum payment due immediately in order to bring your account current. You can mail your payment in the enclosed envelope, visit our website at usairwaysmastercard.com to make an online payment, or call 1-866-419-0881 today to make a payment by phone.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

COMING SOON...YOUR 2010 ANNUAL SUMMARY STATEMENT

Your 2010 Annual Summary Statement will be available online in early February, 2011. Please log in to usairwaysmastercard.com to view, download and print your statement. Your Annual Summary Statement is a great resource for tax preparation, separating household and business expenses as well as budgeting for the year ahead.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 12/16/10 - 01/15/11

Page 1 of 5
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$1,321.49
Payment Due Date	02/12/11
Statement End Date	01/15/11
Revolving Line	\$18,000.00
Available Revolving Line	\$68.51
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$655.24
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$18,117.24
- Payments	\$677.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$35.00
+ Interest	\$456.25
Statement Balance	\$17,931.49

Payment Information *

Statement Balance	\$17,931.49
Minimum Payment Due	\$1,321.49
Payment Due Date	2/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	33 years	\$60,291.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$1,321.49
Statement Balance \$17,931.49
Payment Due Date February 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



Initial here to enroll in the optional
Account Protection program

Initials Date

I understand the terms on the Important
Information section and that I may
cancel at any time.

----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200132149017931494



START THE NEW YEAR OFF RIGHT WITH PROTECTION FOR YOUR HOME SYSTEMS AND APPLIANCES.

In 2011 your home turns another year older. And so do all of its systems and appliances. To see how you can save money with a TotalProtect® Home Warranty when expensive and unexpected breakdowns occur, go to www.TotalProtect.com/Barclays today.

WINTER CRUISE SALE UP TO 30,000 MILES

There are countless reasons to set Sail, like enjoying world-class onboard dining, entertainment and activities, and seeing multiple destinations all for one low price. Book with US Airways Cruises and you'll **get up to Triple miles** aboard any 2011 Sailing. Terms apply. To find out more, visit USAirwaysCruises.com.

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	500
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
12/21	12/21	PAYMENT RECEIVED	-\$677.00
Total Payment Activity			-\$677.00

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
01/12	LATE PAYMENT FEE	\$35.00
Total Fees for this Period		\$35.00
Interest Charged		
	Transaction Description	Amount
	INTERESTCHARGE ON PURCHASES	\$456.25
Total Interest for this Period		\$456.25

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$35.00	Total Interest charged in 2011	\$456.25
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,774.89	30.24%(v)	\$456.25
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$456.25
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Customer Notifications

YOUR SATISFACTION IS IMPORTANT TO US

Barclaycard US is committed to providing quality products and services to our customers. To do this, Barclaycard US seeks opportunities to make lives simpler for our customers by providing avenues for our customers to report any form of dissatisfaction. If you are unhappy and would like to submit a complaint, you can do so either by U.S. Mail or by phone. Our contact details are listed below.

By U.S. Mail:
Card Services
PO Box 8801
Wilmington, DE 19899-8801

By phone: 1-866-225-9725

For additional information about our complaint policy, please refer to the Customer Service section on www.barclaycardus.com.

IMPORTANT PRIVACY NOTICE

Privacy and security have never been more important. We want to inform you on how we protect your privacy to ensure your US Airways Dividend Miles World MasterCard account is secure. We have enclosed a copy of our current Privacy Policy for your review.

Our policy provides the following information:

- How we collect, share and protect your personal information
- Types of personal information which we collect and share
- What specific information you can limit us sharing with others
- How to contact us to limit our sharing of data

We urge you to look carefully at the enclosed policy and the choices it offers. If you have any questions, please contact us toll-free at 1-877-523-0478.

Thank you for the opportunity to serve your credit needs. We value you as a Customer and hope you will continue to take advantage of the range of financial services we offer.



Important Information

Page 4 of 5

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Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

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Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

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How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 5

Make changes to your contact information below.

Name		
Address		
City	State	Zip
Home Phone	Work Phone	
E-mail Address		

074528 45



Important Information

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Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or

other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Product Description

Account Protector will cancel your minimum monthly payments for up to 24 months for Involuntarily Unemployment, Disability, or Hospitalization, up to 3 months for Life Events (birth or adoption of a child, marriage, divorce, retirement, relocation or purchase of new home, take a leave of absence, enroll as a full-time college student, experience a natural disaster), or 1 month for a Payment Holiday (experience any hardship that affects your ability to make your monthly minimum payment).

Summary of Important Terms

Account Protector is **optional**. Whether or not you enroll in Account Protector will not affect the terms of an existing credit agreement you have with the bank. We will give you additional information including the Terms and Conditions before you are required to pay. The cost is \$.99 per \$100 of your monthly outstanding balance. You may cancel Account Protector within 30 days and receive a full refund. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits. You should carefully read the information for a full explanation of the terms.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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074528 55



Payment Due Date	March 12, 2011
Minimum Payment Due	\$630.62
Previous Balance	\$17,931.49
Statement Balance	\$18,320.92

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$951.54. This amount is equal to your minimum payment due of \$630.62 plus the amount over your credit line which is currently \$320.92.

YOUR 2010 ANNUAL SUMMARY STATEMENT IS NOW AVAILABLE

Your 2010 Annual Summary Statement is now available. To view your Annual Summary Statement,

1. Log in to usairwaysmastercard.com and click on 'Statements'.
2. From the statement period drop-down box, select '2010 Annual Summary' to view, download and print your statement.

It's that easy!

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 01/16/11 - 02/15/11

Page 1 of 5
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$630.62
Payment Due Date	03/12/11
Statement End Date	02/15/11
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Overlimit Amount	\$320.92

Activity Summary

Previous Balance	\$17,931.49
- Payments	\$666.25
+ Purchases	\$602.93
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$1.13
+ Interest	\$451.62
Statement Balance	\$18,320.92

Payment Information *

Statement Balance	\$18,320.92
Minimum Payment Due	\$630.62
Payment Due Date	3/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	33 years	\$63,467.00
\$780.00	3 years	\$28,080.00 (Savings = \$35,387.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.

033889 1/5



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$630.62
Statement Balance \$18,320.92
Payment Due Date March 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200063062018320927

10



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	603
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	603
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments				
Trans Date	Posting Date	Transaction Description		Amount
01/18	01/18	PAYMENT RECEIVED		-\$655.24
02/09	02/09	PAYMENT RECEIVED		-\$11.01
Total Payment Activity				-\$666.25
Purchases				
02/10	02/14	SUNOCO 0267741700	GREENFIELD MA	\$49.00
02/11	02/14	SKYLINE RESTAURANT	WINDSOR LOCKSCT	\$63.90
02/12	02/14	SPRINGHILL SUITESHTFD	WINDSOR LOCKSCT	\$135.40
02/14	02/14	EXPEDIA*135744092107	800-367-3476 NV	\$316.91
02/13	02/14	CANCUN HOTELES	CANCUN QROO QR	\$37.72
455.00 MXN @ 12.06256				
Total Purchase Activity				\$602.93

Summary of Fees and Interest

Fees		
Posting Date	Transaction Description	Amount
02/14	FOREIGN TRANSACTION FEE	\$1.13
Total Fees for this Period		\$1.13
Interest Charged		
	Transaction Description	Amount
	INTEREST CHARGE ON PURCHASES	\$451.62
Total Interest for this Period		\$451.62

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$36.13	Total Interest charged in 2011	\$907.87
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$17,594.82	30.24%(v)	\$451.62
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00

**Interest Charge Calculation - 31 Days in Billing Cycle (Continued)**

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$451.62
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 4 of 5

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 5

Make changes to your contact information below.

Name		
Address		
City	State	Zip
Home Phone	Work Phone	
E-mail Address		

033889 45



Important Information

Page 5 of 5

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	April 12, 2011
Minimum Payment Due	\$1,279.24
Previous Balance	\$18,320.92
Statement Balance	\$18,785.54

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$2,064.78. This amount is equal to your minimum payment due of \$1,279.24 plus the amount over your credit line which is currently \$785.54.

IMPORTANT ACCOUNT INFORMATION

According to our records, your account is past due. Please send the minimum payment due immediately in order to bring your account current. You can mail your payment in the enclosed envelope, visit our website at usairwaysmastercard.com to make an online payment, or call 1-866-419-0881 today to make a payment by phone.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 02/16/11 - 03/15/11

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$1,279.24
Payment Due Date	04/12/11
Statement End Date	03/15/11
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$630.62
Overlimit Amount	\$785.54

Activity Summary

Previous Balance	\$18,320.92
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$35.00
+ Interest	\$429.62
Statement Balance	\$18,785.54

Payment Information

Statement Balance	\$18,785.54
Minimum Payment Due	\$1,279.24
Payment Due Date	4/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	32 years	\$62,601.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$1,279.24
Statement Balance \$18,785.54
Payment Due Date April 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200127924018785542



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

No Transaction Activity At This Time	
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Summary of Fees and Interest

Fees			
Trans Date	Posting Date	Transaction Description	Amount
03/12	03/14	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Transaction Description			Amount
INTERESTCHARGE ON PURCHASES			\$429.62
Total Interest for this Period			\$429.62

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$71.13	Total Interest charged in 2011	\$1,337.49
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 28 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$18,531.03	30.24%(v)	\$429.62
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$429.62
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

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Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

033602 3/4



Important Information

Page 4 of 4

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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033602-4/4



Payment Due Date	May 12, 2011
Minimum Payment Due	\$1,344.54
Previous Balance	\$18,785.54
Statement Balance	\$18,757.84

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$2,102.38. This amount is equal to your minimum payment due of \$1,344.54 plus the amount over your credit line which is currently \$757.84.

IMPORTANT ACCOUNT INFORMATION

According to our records, your account is past due. Please send the minimum payment due immediately in order to bring your account current. You can mail your payment in the enclosed envelope, visit our website at usairwaysmastercard.com to make an online payment, or call 1-866-419-0881 today to make a payment by phone.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 03/16/11 - 04/15/11

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$1,344.54
Payment Due Date	05/12/11
Statement End Date	04/15/11
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$648.62
Overlimit Amount	\$757.84

Activity Summary

Previous Balance	\$18,785.54
- Payments	\$630.62
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$125.00
+ Interest	\$477.92
Statement Balance	\$18,757.84

Payment Information

Statement Balance	\$18,757.84
Minimum Payment Due	\$1,344.54
Payment Due Date	5/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	32 years	\$62,770.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$1,344.54
Statement Balance \$18,757.84
Payment Due Date May 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200134454018757844



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
03/25	03/25	PAYMENT RECEIVED	-\$630.62
Total Payment Activity			-\$630.62

Summary of Fees and Interest

Fees			
Trans Date	Posting Date	Transaction Description	Amount
03/31	03/31	ANNUAL FEE	\$90.00
04/12	04/12	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$125.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
04/15	04/15	INTERESTCHARGE ON PURCHASES	\$477.92
Total Interest for this Period			\$477.92

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$196.13	Total Interest charged in 2011	\$1,815.41
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$18,619.43	30.24%(v)	\$477.92
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$477.92
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

074225 3/4



Important Information

Page 4 of 4

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	June 12, 2011
Minimum Payment Due	\$1,369.93
Previous Balance	\$18,757.84
Statement Balance	\$18,601.23

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$1,971.16. This amount is equal to your minimum payment due of \$1,369.93 plus the amount over your credit line which is currently \$601.23.

IMPORTANT ACCOUNT INFORMATION

According to our records, your account is past due. Please send the minimum payment due immediately in order to bring your account current. You can mail your payment in the enclosed envelope, visit our website at usairwaysmastercard.com to make an online payment, or call 1-866-419-0881 today to make a payment by phone.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 04/16/11 - 05/15/11

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$1,369.93
Payment Due Date	06/12/11
Statement End Date	05/15/11
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$695.92
Overlimit Amount	\$601.23

Activity Summary

Previous Balance	\$18,757.84
- Payments	\$648.62
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$35.00
+ Interest	\$457.01
Statement Balance	\$18,601.23

Payment Information

Statement Balance	\$18,601.23
Minimum Payment Due	\$1,369.93
Payment Due Date	6/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	32 years	\$62,140.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.

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Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$1,369.93
Statement Balance \$18,601.23
Payment Due Date June 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----
DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200136993018601239



LEAVE PAPERWORK BEHIND

Sign up for Paperless Statements and eliminate clutter from your mailbox. View and download your monthly US Airways Dividend Miles World MasterCard statement at usairwaysmastercard.com. Log on today to enroll!

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
04/19	04/19	PAYMENT RECEIVED	-\$648.62
Total Payment Activity			-\$648.62

Summary of Fees and Interest

Fees			
Trans Date	Posting Date	Transaction Description	Amount
05/12	05/12	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
05/15	05/15	INTERESTCHARGE ON PURCHASES	\$457.01
Total Interest for this Period			\$457.01

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$231.13	Total Interest charged in 2011	\$2,272.42
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$18,398.20	30.24%(v)	\$457.01
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$457.01
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

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Important Information

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Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	July 12, 2011
Minimum Payment Due	\$1,356.83
Previous Balance	\$18,601.23
Statement Balance	\$18,408.13

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$1,764.96. This amount is equal to your minimum payment due of \$1,356.83 plus the amount over your credit line which is currently \$408.13.

IMPORTANT ACCOUNT INFORMATION

According to our records, your account is past due. Please send the minimum payment due immediately in order to bring your account current. You can mail your payment in the enclosed envelope, visit our website at usairwaysmastercard.com to make an online payment, or call 1-866-419-0881 today to make a payment by phone.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 05/16/11 - 06/15/11

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$1,356.83
Payment Due Date	07/12/11
Statement End Date	06/15/11
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$674.01
Overlimit Amount	\$408.13

Activity Summary

Previous Balance	\$18,601.23
- Payments	\$695.92
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$35.00
+ Interest	\$467.82
Statement Balance	\$18,408.13

Payment Information

Statement Balance	\$18,408.13
Minimum Payment Due	\$1,356.83
Payment Due Date	7/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	32 years	\$61,489.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$1,356.83
Statement Balance \$18,408.13
Payment Due Date July 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200135683018408133



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
05/20	05/20	PAYMENT RECEIVED	-\$695.92
Total Payment Activity			-\$695.92

Summary of Fees and Interest

Fees			
Trans Date	Posting Date	Transaction Description	Amount
06/12	06/13	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
06/15	06/15	INTERESTCHARGE ON PURCHASES	\$467.82
Total Interest for this Period			\$467.82

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$266.13	Total Interest charged in 2011	\$2,740.24
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$18,225.82	30.24%(v)	\$467.82
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$467.82
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

032341 3/4



Important Information

Page 4 of 4

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	August 12, 2011
Minimum Payment Due	\$2,039.74
Previous Balance	\$18,408.13
Statement Balance	\$18,906.04

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$2,945.78. This amount is equal to your minimum payment due of \$2,039.74 plus the amount over your credit line which is currently \$906.04.

IMPORTANT ACCOUNT INFORMATION

Your account remains past due and may be reported as past due to the credit bureaus. Please send at least the minimum payment due immediately. If you are experiencing financial difficulty and need to make a payment arrangement please call 1-866-419-0881.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 06/16/11 - 07/15/11

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$2,039.74
Payment Due Date	08/12/11
Statement End Date	07/15/11
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$1,356.83
Overlimit Amount	\$906.04

Activity Summary

Previous Balance	\$18,408.13
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$35.00
+ Interest	\$462.91
Statement Balance	\$18,906.04

Payment Information

Statement Balance	\$18,906.04
Minimum Payment Due	\$2,039.74
Payment Due Date	8/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	32 years	\$61,534.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$2,039.74
Statement Balance \$18,906.04
Payment Due Date August 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200203974018906045



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

No Transaction Activity At This Time	
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Summary of Fees and Interest

Fees			
Trans Date	Posting Date	Transaction Description	Amount
07/12	07/12	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
07/15	07/15	INTERESTCHARGE ON PURCHASES	\$462.91
Total Interest for this Period			\$462.91

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$301.13	Total Interest charged in 2011	\$3,203.15
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$18,635.49	30.24%(v)	\$462.91
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$462.91
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

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Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

0712193/4



Important Information

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Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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071219.4/4



Payment Due Date	September 12, 2011
Minimum Payment Due	\$2,059.33
Previous Balance	\$18,906.04
Statement Balance	\$18,742.63

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$2,801.96. This amount is equal to your minimum payment due of \$2,059.33 plus the amount over your credit line which is currently \$742.63.

IMPORTANT ACCOUNT INFORMATION

Your account remains past due and may be reported as past due to the credit bureaus. Please send at least the minimum payment due immediately. If you are experiencing financial difficulty and need to make a payment arrangement please call 1-866-419-0881.

MAKE YOUR PAYMENT ONLINE

Save time, postage and a trip to the mailbox. Pay your US Airways Dividend Miles World MasterCard bill online at usairwaysmastercard.com.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 07/16/11 - 08/15/11

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$2,059.33
Payment Due Date	09/12/11
Statement End Date	08/15/11
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$1,361.74
Overlimit Amount	\$742.63

Activity Summary

Previous Balance	\$18,906.04
- Payments	\$678.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$35.00
+ Interest	\$479.59
Statement Balance	\$18,742.63

Payment Information

Statement Balance	\$18,742.63
Minimum Payment Due	\$2,059.33
Payment Due Date	9/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	32 years	\$60,873.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$2,059.33
Statement Balance \$18,742.63
Payment Due Date September 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200205933018742636



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
07/26	07/26	PAYMENT RECEIVED	-\$678.00
Total Payment Activity			-\$678.00

Summary of Fees and Interest

Fees			
Trans Date	Posting Date	Transaction Description	Amount
08/12	08/12	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
08/15	08/15	INTERESTCHARGE ON PURCHASES	\$479.59
Total Interest for this Period			\$479.59

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$336.13	Total Interest charged in 2011	\$3,682.74
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$18,684.17	30.24%(v)	\$479.59
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$479.59
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

031288 3/4



Important Information

Page 4 of 4

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

©2010 Barclays Bank Delaware



Payment Due Date	October 12, 2011
Minimum Payment Due	\$2,070.94
Previous Balance	\$18,742.63
Statement Balance	\$18,573.63

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$2,644.57. This amount is equal to your minimum payment due of \$2,070.94 plus the amount over your credit line which is currently \$573.63.

IMPORTANT ACCOUNT INFORMATION

Your account remains past due and may be reported as past due to the credit bureaus. Please send at least the minimum payment due immediately. If you are experiencing financial difficulty and need to make a payment arrangement please call 1-866-419-0881.

FOR OUR CUSTOMERS IMPACTED BY HURRICANE IRENE

Our thoughts are with all those impacted by Hurricane Irene. If you have been affected and need assistance, please contact us at 1-866-419-0881.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 08/16/11 - 09/15/11

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$2,070.94
Payment Due Date	10/12/11
Statement End Date	09/15/11
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$1,378.33
Overlimit Amount	\$573.63

Activity Summary

Previous Balance	\$18,742.63
- Payments	\$681.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$35.00
+ Interest	\$477.00
Statement Balance	\$18,573.63

Payment Information

Statement Balance	\$18,573.63
Minimum Payment Due	\$2,070.94
Payment Due Date	10/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	33 years	\$60,673.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$2,070.94
Statement Balance \$18,573.63
Payment Due Date October 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200207094018573631

**KEEP TRACK OF YOUR ACCOUNT**

Want to know when your payment is due or confirm we received your payment? Log on to usairwaysmastercard.com and customize your email alert preferences.

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
08/29	08/29	PAYMENT RECEIVED	-\$681.00
Total Payment Activity			-\$681.00

Summary of Fees and Interest

Fees			
Trans Date	Posting Date	Transaction Description	Amount
09/12	09/12	LATE PAYMENT FEE	\$35.00
Total Fees for this Period			\$35.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
09/15	09/15	INTERESTCHARGE ON PURCHASES	\$477.00
Total Interest for this Period			\$477.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$371.13	Total Interest charged in 2011	\$4,159.74
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$18,583.62	30.24%(v)	\$477.00
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$477.00
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

030885 3/4



Important Information

Page 4 of 4

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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030885-4/4



Payment Due Date	November 12, 2011
Minimum Payment Due	\$2,723.62
Previous Balance	\$18,573.63
Statement Balance	\$19,040.58

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$3,764.20. This amount is equal to your minimum payment due of \$2,723.62 plus the amount over your credit line which is currently \$1,040.58.

IMPORTANT ACCOUNT INFORMATION

We want to help you bring your past due account up-to-date. Please call 1-866-419-0881 today to speak to an account manager about our many different payment program options.

IMPORTANT ACCOUNT INFORMATION

As a courtesy we did not charge you a late payment fee this month despite the fact that your payment was late. We strongly urge you to pay your bill by the due date to avoid damage to your credit or future late fees and higher interest rates.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 09/16/11 - 10/15/11

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$2,723.62
Payment Due Date	11/12/11
Statement End Date	10/15/11
Revolving Line	\$18,000.00
Available Revolving Line	\$0.00
Cash Credit Line	\$7,200.00
Available Cash Line	\$0.00
Past Due Amount	\$2,070.94
Overlimit Amount	\$1,040.58

Activity Summary

Previous Balance	\$18,573.63
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$466.95
Statement Balance	\$19,040.58

Payment Information

Statement Balance	\$19,040.58
Minimum Payment Due	\$2,723.62
Payment Due Date	11/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$0.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	32 years	\$60,672.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$2,723.62
Statement Balance \$19,040.58
Payment Due Date November 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200272362019040580



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

No Transaction Activity At This Time		
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Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
10/15	10/15	INTERESTCHARGE ON PURCHASES	\$466.95
Total Interestfor this Period			\$466.95
Fees			
Trans Date	Posting Date	Transaction Description	Amount
Total Feesfor this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$371.13	Total Interest charged in 2011	\$4,626.69
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$18,798.32	30.24%(v)	\$466.95
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$466.95
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

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Important Information

Page 4 of 4

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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063331-4/4



Payment Due Date	December 12, 2011
Minimum Payment Due	\$3,408.87
Previous Balance	\$19,040.58
Statement Balance	\$19,535.43

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$4,944.30. This amount is equal to your minimum payment due of \$3,408.87 plus the amount over your credit line which is currently \$1,535.43.

IMPORTANT ACCOUNT INFORMATION

We want to help you bring your past due account up-to-date. Please call 1-866-419-0881 today to speak to an account manager about our many different payment program options.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 10/16/11 - 11/15/11

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$3,408.87
Payment Due Date	12/12/11
Statement End Date	11/15/11
Revolving Line	\$0.00
Available Revolving Line	\$0.00
Cash Credit Line	\$0.00
Available Cash Line	\$0.00
Past Due Amount	\$2,723.62
Overlimit Amount	\$1,535.43

Activity Summary

Previous Balance	\$19,040.58
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$494.85
Statement Balance	\$19,535.43

Payment Information

Statement Balance	\$19,535.43
Minimum Payment Due	\$3,408.87
Payment Due Date	12/12/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$0.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	32 years	\$60,687.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$3,408.87
Statement Balance \$19,535.43
Payment Due Date December 12, 2011



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200340887019535431



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

No Transaction Activity At This Time		
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Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
11/15	11/15	INTERESTCHARGE ON PURCHASES	\$494.85
Total Interestfor this Period			\$494.85
Fees			
Trans Date	Posting Date	Transaction Description	Amount
Total Feesfor this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$371.13	Total Interest charged in 2011	\$5,121.54
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$19,278.99	30.24%(v)	\$494.85
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$494.85
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

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Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

031883 3/4



Important Information

Page 4 of 4

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	January 12, 2012
Minimum Payment Due	\$4,095.35
Previous Balance	\$19,535.43
Statement Balance	\$20,026.56

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$6,121.91. This amount is equal to your minimum payment due of \$4,095.35 plus the amount over your credit line which is currently \$2,026.56.

IMPORTANT ACCOUNT INFORMATION

We want to help you bring your past due account up-to-date. Please call 1-866-419-0881 today to speak to an account manager about our many different payment program options.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 11/16/11 - 12/15/11

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$4,095.35
Payment Due Date	01/12/12
Statement End Date	12/15/11
Revolving Line	\$0.00
Available Revolving Line	\$0.00
Cash Credit Line	\$0.00
Available Cash Line	\$0.00
Past Due Amount	\$3,408.87
Overlimit Amount	\$2,026.56

Activity Summary

Previous Balance	\$19,535.43
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$491.13
Statement Balance	\$20,026.56

Payment Information

Statement Balance	\$20,026.56
Minimum Payment Due	\$4,095.35
Payment Due Date	1/12/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$0.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	32 years	\$60,685.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$4,095.35
Statement Balance \$20,026.56
Payment Due Date January 12, 2012



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200409535020026568



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

No Transaction Activity At This Time		
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Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
12/15	12/15	INTERESTCHARGE ON PURCHASES	\$491.13
Total Interestfor this Period			\$491.13
Fees			
Trans Date	Posting Date	Transaction Description	Amount
Total Feesfor this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2011	\$371.13	Total Interest charged in 2011	\$5,612.67
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2011. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$19,771.75	30.24%(v)	\$491.13
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$491.13
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc.

will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

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Important Information

Page 4 of 4

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Payment Due Date	February 12, 2012
Minimum Payment Due	\$4,816.09
Previous Balance	\$20,026.56
Statement Balance	\$20,547.04

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$7,363.13. This amount is equal to your minimum payment due of \$4,816.09 plus the amount over your credit line which is currently \$2,547.04.

IMPORTANT ACCOUNT INFORMATION

Your delinquent account is scheduled to be sent to a collection agency for further action. But it's not too late to avoid account charge off! Please call 1-866-419-0881 today to discuss our many different payment options.

DETERMINED TO GET ORGANIZED THIS YEAR?

We have online tools that can help. Our email Account Alerts are a great way to manage your finances. We'll send you email reminders when your statement is available, payment is due, etc. Log on to usairwaysmastercard.com to customize your Account Alert preferences today.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 12/16/11 - 01/15/12

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$4,816.09
Payment Due Date	02/12/12
Statement End Date	01/15/12
Revolving Line	\$0.00
Available Revolving Line	\$0.00
Cash Credit Line	\$0.00
Available Cash Line	\$0.00
Past Due Amount	\$4,095.35
Overlimit Amount	\$2,547.04

Activity Summary

Previous Balance	\$20,026.56
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$520.48
Statement Balance	\$20,547.04

Payment Information

Statement Balance	\$20,547.04
Minimum Payment Due	\$4,816.09
Payment Due Date	2/12/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$0.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	32 years	\$60,702.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$4,816.09
Statement Balance \$20,547.04
Payment Due Date February 12, 2012



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200481609020547041



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

No Transaction Activity At This Time		
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Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
01/15	01/15	INTERESTCHARGE ON PURCHASES	\$520.48
Total Interestfor this Period			\$520.48
Fees			
Trans Date	Posting Date	Transaction Description	Amount
Total Feesfor this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$0.00	Total Interest charged in 2012	\$520.48
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$20,277.32	30.24%(v)	\$520.48
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$520.48
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

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Important Information

Page 4 of 4

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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033489-4/4



Payment Due Date	March 12, 2012
Minimum Payment Due	\$4,867.19
Previous Balance	\$20,547.04
Statement Balance	\$20,399.48

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$7,266.67. This amount is equal to your minimum payment due of \$4,867.19 plus the amount over your credit line which is currently \$2,399.48.

IMPORTANT ACCOUNT INFORMATION

Your delinquent account is scheduled to be sent to a collection agency for further action. But it's not too late to avoid account charge off! Please call 1-866-419-0881 today to discuss our many different payment options.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 01/16/12 - 02/15/12

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$4,867.19
Payment Due Date	03/12/12
Statement End Date	02/15/12
Revolving Line	\$0.00
Available Revolving Line	\$0.00
Cash Credit Line	\$0.00
Available Cash Line	\$0.00
Past Due Amount	\$4,135.09
Overlimit Amount	\$2,399.48

Activity Summary

Previous Balance	\$20,547.04
- Payments	\$681.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$533.44
Statement Balance	\$20,399.48

Payment Information

Statement Balance	\$20,399.48
Minimum Payment Due	\$4,867.19
Payment Due Date	3/12/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$0.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	32 years	\$60,038.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$4,867.19
Statement Balance \$20,399.48
Payment Due Date March 12, 2012



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200486719020399484



YOUR 2011 ANNUAL SUMMARY STATEMENT IS NOW AVAILABLE

Your 2011 Annual Summary Statement is now available online. To view your Annual Summary Statement, log in to usairwaysmastercard.com and click on 'Statements'. From the statement period drop-down box, select '2011 Annual Summary' to view, download and print your statement. It's that easy!

Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
02/15	02/15	Western Union Payment	-\$681.00
Total Payment Activity			-\$681.00

Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
02/15	02/15	INTERESTCHARGE ON PURCHASES	\$533.44
Total Interestfor this Period			\$533.44
Fees			
Trans Date	Posting Date	Transaction Description	Amount
Total Feesfor this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$0.00	Total Interest charged in 2012	\$1,053.92
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$20,782.35	30.24%(v)	\$533.44
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$533.44
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address



Important Information

Page 4 of 4

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

©2012 Barclays Bank Delaware



Payment Due Date	April 12, 2012
Minimum Payment Due	\$4,813.28
Previous Balance	\$20,399.48
Statement Balance	\$19,370.72

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$6,184.00. This amount is equal to your minimum payment due of \$4,813.28 plus the amount over your credit line which is currently \$1,370.72.

IMPORTANT ACCOUNT INFORMATION

Your delinquent account is scheduled to be sent to a collection agency for further action. But it's not too late to avoid account charge off! Please call 1-866-419-0881 today to discuss our many different payment options.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 02/16/12 - 03/15/12

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$4,813.28
Payment Due Date	04/12/12
Statement End Date	03/15/12
Revolving Line	\$0.00
Available Revolving Line	\$0.00
Cash Credit Line	\$0.00
Available Cash Line	\$0.00
Past Due Amount	\$4,169.19
Overlimit Amount	\$1,370.72

Activity Summary

Previous Balance	\$20,399.48
- Payments	\$698.00
+ Purchases	\$0.00
- Other Credits	\$785.70
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$454.94
Statement Balance	\$19,370.72

Payment Information

Statement Balance	\$19,370.72
Minimum Payment Due	\$4,813.28
Payment Due Date	4/12/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$0.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	31 years	\$56,465.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$4,813.28
Statement Balance \$19,370.72
Payment Due Date April 12, 2012



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200481328019370722



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

Payments			
Trans Date	Posting Date	Transaction Description	Amount
03/05	03/05	Western Union Payment	-\$698.00
Total Payment Activity			-\$698.00
Purchases			
12/15	02/20	PURCHASE INTERESTCHARGE	-\$160.52
01/13	02/20	PURCHASE INTERESTCHARGE	-\$520.48
02/15	03/06	PURCHASE INTERESTCHARGE	-\$104.70
Total Purchase Activity			-\$785.70

Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
03/15	03/15	INTERESTCHARGE ON PURCHASES	\$454.94
Total Interestfor this Period			\$454.94
Fees			
Trans Date	Posting Date	Transaction Description	Amount
Total Feesfor this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$0.00	Total Interest charged in 2012	\$1,508.86
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 29 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$18,946.15	30.24%(v)	\$454.94
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$454.94
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

036421 3/4



Important Information

Page 4 of 4

Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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036421/44



Payment Due Date	May 12, 2012
Minimum Payment Due	\$5,510.41
Previous Balance	\$19,370.72
Statement Balance	\$19,874.15

Customer News

CREDIT LINE WARNING

Your account balance is currently over the approved credit line. To bring your account into good standing, please pay at least \$7,384.56. This amount is equal to your minimum payment due of \$5,510.41 plus the amount over your credit line which is currently \$1,874.15.

World MasterCard® Statement

Primary Account Number Ending in: 7972
Statement Billing Period: 03/16/12 - 04/15/12

Page 1 of 4
Questions? Call 1-866-419-0881
usairwaysmastercard.com

Account Summary

Minimum Payment Due	\$5,510.41
Payment Due Date	05/12/12
Statement End Date	04/15/12
Revolving Line	\$0.00
Available Revolving Line	\$0.00
Cash Credit Line	\$0.00
Available Cash Line	\$0.00
Past Due Amount	\$4,813.28
Overlimit Amount	\$1,874.15

Activity Summary

Previous Balance	\$19,370.72
- Payments	\$0.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$503.43
Statement Balance	\$19,874.15

Payment Information

Statement Balance	\$19,874.15
Minimum Payment Due	\$5,510.41
Payment Due Date	5/12/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$0.00 and your APRs may be increased up to the Penalty APR of 30.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	30 years	\$56,234.00

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
usairwaysmastercard.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5452-1000-0199-7972
Minimum Payment Due \$5,510.41
Statement Balance \$19,874.15
Payment Due Date May 12, 2012



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

DOUGLASS R BAKER
25 NORTHFIELD RD
ERVING MA 01344-4417



545210000199797200551041019874159



Reward Summary

Dividend Miles Number: 70317321506		
Dividend Miles earned on US Airways purchases this period		0
Dividend Miles earned on all other purchases this period	+	0
Bonus or promotional Dividend Miles earned this period	+	0
Barclaycard Rewards Boost	+	0
Adjustments	+	0
Total Dividend Miles earned	=	0
Earn even more miles! Visit www.usairways.com/dm		
US Airways Reservations: Call 1-800-428-4322 or visit www.usairways.com		

Activity for DOUGLASS R BAKER - Card ending in 7972

No Transaction Activity At This Time		
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Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
04/15	04/15	INTERESTCHARGE ON PURCHASES	\$503.43
Total Interestfor this Period			\$503.43
Fees			
Trans Date	Posting Date	Transaction Description	Amount
Total Feesfor this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$0.00	Total Interest charged in 2012	\$2,012.29
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$19,613.26	30.24%(v)	\$503.43
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	30.24%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	30.24%(v)	\$0.00
Total			\$503.43
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate			



Important Information

Page 3 of 4

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-419-0881 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to usairwaysmastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-419-0881.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from usairwaysmastercard.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit usairwaysmastercard.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-419-0881. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for each balance subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance type shown on your monthly statement, we apply the applicable DPR to each of the daily balances. The daily balances for each balance type are calculated separately and determined as follows: We take the beginning balance for each balance type each day, including any interest calculated on the previous day's balance, add any new transactions (including transaction fees and account fees), subtract any payments or credits, and make any other applicable adjustments. This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. We add all the daily interest charges and the sum is the interest charges on that balance type for that billing cycle.

A Purchase is added to the daily balance on the transaction date. A Check is added to the daily balance on the day we receive the Check and post it to your account. A Balance Transfer, other than one made by Check, is added to the daily balance on the transaction date, which is the day we get your request for the Balance Transfer. A Cash Advance, other than one made by Check, is added to the daily balance on the transaction date.

Continued on Page 4

Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

037688 3/4



Important Information

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Paying Interest. Your due date is at least 23 days after the close of each billing cycle. Interest will accrue on a Purchase, Cash Advance, or Balance Transfer from the date it is added to the daily balance until it is paid in full. You can avoid interest charges on Purchases, but not on Cash Advances or Balance Transfers. You can avoid interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) if you pay your Statement Balance by the Payment Due Date every billing cycle. If you do not pay your Statement Balance by the Payment Due Date, you must then pay your Statement Balance by the Payment Due Date for two billing cycles in a row to again be able to avoid interest on Purchases when they are first billed to a statement. If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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